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ABSTRACT

In response to the need for instructional materials to help limited-English-proficient Vietnamese-speaking adults become self-sufficient in American society, ten lessons in job search and related skill areas are presented. Each lesson begins with a teacher's guide, which gives an overview of the text, notes on vocabulary and phrases, and a number of suggested classroom techniques or procedures. The remainder of the lesson consists of a list of objectives and vocabulary, with Vietnamese translations, text, and three comprehension tests. Lesson topics include: the job search; how to use want-ads to find a job; filling out a job application; writing business letters; writing a resume; the job interview; Social Security and completion of the W-4 form; reading the W-2 statement; reading a paycheck; and how to use and reconcile a checking account. Answer keys for the tests and a bilingual English-Vietnamese glossary are appended. (MSE) (Adjunct ERIC Clearinghouse on Literacy Education)

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10 Lessons

of

Pre-Employment Skills

for ESL Students

with

a Bilingual English-Vietnamese Glossary
and
a Teacher's Guide

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Vuong G. Thuy, Ph.D.

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Program Year 1992-1993
Section 353 - Grant # 98-3010

"Developing a Pre-Employment Skills Curriculum for the ESL Learner"

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Preface

This book was conceived out of the necessity and demand to provide limited English proficient (LEP) adults with instructional material especially designed to help them become economically self-sufficient.

Since his involvement as a teacher, teacher trainer and program director of ESL instruction for refugee and immigrant adults from all over the world for the past 12 years, the author of this book has been repeatedly asked to provide instructional materials to specifically teach pre-employment skills to LEP students who are interested in looking for a job to support themselves and/or their family.

The majority of LEP adult students come from countries where most of the pre-employment skills which are a must in the U.S. are unheard of, such as writing a resume, how to conduct a job interview, how to request for a job interview, etc. In fact many English words related to pre-employment skills and/or lifeskills topics such as "resume", cover letter, want-ad, bank statement , check register, etc., have no equivalents in their languages.

The English as a second language (ESL) learner is, generally speaking, a newly arrived immigrant or refugee who does not have the necessary marketable skills, and usually finds it diffficult to get even a manual or entry level job largely because of the language barrier. And according to the Pennsylvania Department of Human Services, 60 - 70 percent of newly arrived refugees and immigrants in our state are receiving one form of public assistance or another

If these new Americans want to successfully compete in the job market in their adoptive country and become proud and contributing members of American society, they must be taught pre-employment skills. For them, the learning of these skills requires not only the mastering these pre-employment skills but also their related vocabularies and concepts.

Although some ESL textbooks do cover this subject the materials presented in these books are, by and large, fragmented, unstructured and not in depth. They only contain limited or inadequate materials in terms of the number of pre-employment skills related topics. Furtherrmore, the format in which such lessons are presented are not pedagogically sound. Missing are reinforcement and practice drills or devices, cultural explanations, and especially bilingual glossaries. All these tools are necessary and help facilitate the learning process for the ESL learner as well as improve his/her retention As such , the materials currently available are either inadequately designed to meet the special needs of the ESL learner, or only have limited educational effectiveness as far as this learner and his/her teacher is concerned.

An extensive review of commercial and non-commercial materials/texbooks and a search through AdvancE of the Pennsylvania Department of Education and the database of the National Clearinghouse for Bilingual Education revealed limited resources and/or materials designed specifically to teach pre-employment skills to the ESL learner. This book is a humble effort to supplement the wealth of ESL instructional materials already abundant commercially and non-commercially. It was compiled to teach pre-employment skills and concepts as well as pre-employment related vocabularies and phrases.

For the past 3 years, the ESL staff of the Indochinese-American Council (IAC), a community-based and non-profit organization in Philadelphia, Pennsylvania, has successfully taught pre-employment skills, using various ESL techniques and fragmented teacher-made materials, to hundreds of **intermediate level** ESL learners. The majority of them are Asian/Indochinese immigrants or refugees who receive public assistance. At the time of the writing of this book, the IAC was serving a small number of Spanish speaking immigrants from South America and also a good number of refugees from Haiti. The IAC's ESL students have repeatedly asked the IAC staff to teach pre-employment skills. This special ESL interest has, understandably, arisen from the desperate needs of the ESL learner not only to acquire "survival" and/or "functional" ESL skills but also to obtain pre-employment skills in order to gain employment and get off public assistance. However, no structured and/or pedagogically sound curriculum as such had ever been developed to meet the special needs of this learner.

This book was developed, using the Across-the-Curriculum Approach, and the English language is intentionally simplified wherever possible, and written at the intermediate or higher ESL level. The Across-the-Curriculum Approach promotes the use of non-ESL or content materials such as history, biology, social sciences, etc. to teach ESL. In our endeavor, textbooks and/or materials on pre-employment skills were adapted to teach both pre-employement/survival skills and ESL.

The end product was field-tested by the ESL instructional staff at the Indochinese-American Community Service Center in Philadelphia where ESL instruction at different levels is offered to hundreds of LEP adults every year. Two workshops on the development and use of the product were conducted for the benefit of the IAC staff, and ESL instructors, volunteers and program directors in the city of Philadelphia.

The book consists of:

1) **10 ready-made and structured lessons** that can be used as they are, or easily adapted for ESL students at the intermediate ESL level or for those with a fairly good command of the English language. Besides the **Teacher's Guide** decribed below, each lesson begins with the list of **objectives** and the **Key Words and Their Vietnamese Translations**. To reinforce and evaluate the skills taught, each lesson

contains three tests covering key vocabularies/expressions and concepts. The answer keys to the tests can be found at the end of the book, just before the English-Vietnamese glossary.

2) In addition to the Vietnamese translations of key words and phrases/expressions which serve as an integral part of each lesson, a cross-referenced **bilingual glossary in English and Vietnamese** can be found at the end of the book. The translations are context referenced. This serves as an excellent reference and learning tool for the ESL learner, because bilingual dictionaries usually list all possible meanings for each entry, which sometimes can be quite cumbersome and confusing, thus making the search for relevant meanings difficult, if not frustrating, for the ESL learner. Finally, with its limited number of entries, our bilingual glossary is quite handy and easy to use.

3) **The Teacher's Guide** contains:

a) the **Text Overview** describing what is covered in the lesson;

b) the **Key Words and/or Phrases for Discussion** with a list of words and phrases that the teacher should take time to cover in order to help the learner understand the concepts in the lesson. These words and phrases are face-bolded in the lesson for easy recognition and are listed in the Bilingual English-Vietnamese Glossary.

c) step-by-step suggestions to teach pre-employment skills such as pre-reading; use of the bilingual glossary; use of simple language and vocabularies, and basic grammatical structures already acquired in meaningful examples to teach new vocabularies and expressions; the use of synonyms and antonyms, prefixes and suffixes; oral and written practices of key vocabularies and concepts, etc.

Despite the author's efforts to minimize mistakes and shortcomings, he believes that this book in its present form has plenty of room for improvement. This is partly because of the time restraint and partly because of his lack of experience in the teaching of pre-employment skills. However, the fact that he has published extensively in ESL instruction and cross-cultural communication, and has many years of experience in teacher training and ESL instruction, has proven quite helpful in his endeavor. It is hoped that the user of this book will kindly help improve this humble effort by sending suggestions and comments for future revision to the address listed at the end of this preface.

All of the IAC's multi-lingual, experienced ESL instructional staff members were involved in the different phases of the making of the book: input, experience sharing, identification of key vocabularies and/or expressions, test writing,

proofreading, editing and field testing, etc. Before their involvement in the project they received extensive training in the form of a series of workshops conducted by the author, covering a variety of topics including the purpose and contents of the book, the characteristics of the targeted student population, test writing, the Across-the-Curriculum Approach, and various ESL teaching techniques. The staff's involvement was an educational process beneficial to them in terms of professional growth and commitment and also beneficial to all those to whom they will teach ESL and pre-employment skills. Their involvement with the preparation of the book and knowledge of the underlined purposes of the book will certainly help them succeed in their task.

The author wishes to thank the following ESL instructors for their involvement and participation in different phases of this project : Nick Kleinerman, Le Quyen Vu, Samnang Keo, Hillary Appel, Samuel Moser, John Truong Nguyen and Piros Mar. The author also wishes to thank Todd Blumenfeld for his important contributions to the research and the writing of the lessons, and Mr. Thong D. Trinh for his assistance in the Vietnamese transtration.

At any rate, the author is fully responsible for the contents and publication of this book.

Last, but not least, heartfelt thanks go to Dr. John Christopher, Director of the Bureau of Adult Basic and Literacy Education, Pennsylvania Department of Education, and his staff for their generous funding, support and encouragement.

Without the involvement, encouragement and support of all those mentioned above this book could not have come together the way it has, and it simply would not exist. Thanks!

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Teacher's Guide

LESSON 1

THE JOB SEARCH

I. TEXT OVERVIEW

The major goal of this first lesson is to familiarize the students with the "job search process" and the ways they can begin such a job search. Students will be encouraged to formulate their own plan to find a job, utilizing the skills and knowledge which they will acquire in this lesson.

In order to develop "job leads", the teacher should teach the students how to use newspaper "want-ads", in both the larger daily newspapers, as well as the smaller community oriented papers. The process by which students can ask their teachers, counselors, friends and family members for assistance will also be discussed.

Additional resources such as private employment agencies and government job centers will be identified, along with discussions which will serve to describe the particular functions of each.

Developing "job leads" through the preparation and use of inquiry letters and the telephone will be covered, as well as recognizing "help-wanted" signs in store windows, and the skills and strategies necessary to respond to such signs.

II. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Abbreviations	Abbreviation is a short form of word or words. For example: **Mr.** for "Mister," **Dr.** for "Doctor," **MD** "Medical Doctor" , etc.
Apply (to)	To ask for (a job, admission to a school, etc.)
Employment agency	An office or company that finds workers to fill job openings.
Experience	What a person has done or achieved in his/her life.
Government job center	Center run by public employees to provide information on job opportunities.

Job lead	Information on a job opening and/or who to see and where to go to apply for a job.
Job opening	Job available and needs to be filled.
Job search	The process of looking for a job.
Help Wanted	An ad seeking people to fill job openings.
Telephone directory/book	A book listing telephone numbers and their subscribers.

Yellow page telephone directory/book

A telephone book with yellow pages listing business telephone numbers and their subscribers. Businesses are classified into different categories. Sometimes this directory is simply called the **yellow pages.** There is also a white page telephone directory/book which lists personal telephone numbers and their subscribers. Names of subscribers are alphabetized.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 1

THE JOB SEARCH

I. OBJECTIVES:

In this lesson you will learn how to look for a job, and how to begin a personal "**job search**" plan. You will learn:

1. How to look in the "**help-wanted**" **section** of the newspaper;
2. How **private employment agencies** or **government job centers** can help;
3. How to find "help wanted" **signs** in stores;
4. How to ask friends, family members, teachers and counselors about jobs;
5. How to find jobs by writing letters and using the telephone.

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Abbreviation chữ viết tắt
Ad (advertisement) quảng cáo
Agency cơ quan
Application đơn xin việc làm
Approach phương cách, phương pháp
Available có sẵn
Charge (to) phí tổn, tốn, trừ phí tổn
Charge tốn tiền, phí tổn
Compile soạn, làm ra
Contact tiếp xúc
Earn (to) kiếm tiền
Employment việc làm
Experience kinh nghiệm
Fee lệ phí
Fill out (to) điền
Government chính phủ
Hiring mướn người làm
Impress (to) làm cho người ta phục
Information tin tức, chi tiết
Inquiry hỏi dò tin tức
Interest ý thích, muốn
Misunderstand hiểu lầm
Neighborhood khu gia cư
Notice (to) thấy, chú ý, để ý
Plan (to) dự tính, dự định
Private riêng tư
Process phương sách, sự tiến triển
Represent (to) đại diện
Require (to) đòi hỏi
Serve (to) phục vụ, làm cho
Service dịch vụ
Sign bảng, dấu hiệu
Skill khả năng, tài năng, chuyên môn
Source nguồn
Specialize (to) chuyên môn
Valuable giá trị

III. THE JOB SEARCH

Almost everyone has to look for a job at some time in their life. Looking for a job is not always easy, and many people say that looking for a job is really a job in itself. But if you take time to **plan** your "job search", and think about all of the different ways to find **"job leads"**, your search will be a lot easier. Some of the more common **approaches** to finding jobs are described below.

A. "HELP-WANTED" ADS

The first and maybe the easiest place to start your **job search** is the **"help-wanted" ads** in the newspaper. As you read through the want-ads, you will be able to find out a great deal about the jobs that are **available** in your city or town, what types of **skills** are **required**, and how much you will **earn** if you work at particular job.

Want-ads are often written with a lot of **abbreviations**. It is important that you understand what these abbreviations of the complete words mean. You will find a list of abbreviations at the end of Lesson 2: "How to Use the Want-Ads to Find a Job", on page 17.

B. PRIVATE EMPLOYMENT AGENCIES AND GOVERNMENT JOB CENTERS

You should understand that not all want-ads **represent** a job lead, and that some want-ads are placed by **private employment agencies** which will ask you to pay a fee before they will even talk to you.

Speaking to someone at a private employment agency is another good way to find a job. As you read the want-ads, however you may **notice** that the ads placed by private employment agencies can sometimes be **misunderstood**. These agencies **specialize** in finding jobs for people, and they **charge** a **fee** for their **service**. Sometimes the company that does the **hiring** pays the fee to the employment agency, and sometimes the person looking for the job has to pay the fee. Therefore it is very important to find out if you must pay the fee before you spend a lot of time with an agency.

Government job centers are very similar to private employment agencies. These centers also specialize in finding jobs, but usually there is no **charge** for their service.

C. "HELP-WANTED" SIGNS

Many times, when a company or store has a **job opening**, it puts a **help-wanted** sign in its window or outside its building, instead of paying an agency or placing an ad in the newspaper.

As you walk down the street or drive through the city or your **neighborhood**, look to see if there are any "help wanted" signs. If you see a sign, you can walk in and **inquire** about the job opening, or you can write down the phone number and call the company as soon as possible because the **job opening** could be filled by the time you call.

D. FRIENDS, FAMILY MEMBERS, TEACHERS AND COUNSELORS

Very often your friends and family can be your best **sources** for job leads. Ask them if there are job openings where they work, or if they have friends who may know of any job openings. Also, your teachers and counselors can be a **valuable** source of information about job openings.

As you ask these people, write down the names, addresses, and phone numbers of the companies or stores where they work. It is often helpful to use "Job Lead Cards" to write down this **information**. Samples of "Job Lead Cards" are provided at the end of this lesson.

Even if there are no job openings at the present time, it may be helpful to **contact** these companies anyway. You never know when a job may become available.

E. WRITING LETTERS AND USING THE TELEPHONE

As you begin to **compile** a list of the various companies in your city or town, you may find it helpful to telephone some of these companies or write letters to them. Although there may not be any jobs **available** at the time, you should tell the company a little about yourself and that you are available. You may find that if a company is **impressed** with your **interest** in them, they may invite you to **fill out** an **application**.

This will also **serve** as a good learning **experience** for you. The more companies you contact, the more confident and comfortable you will become with the job search **process.**

And of course, there are other ways to look for a job successfully, such as the use of the **yellow page telephone directory**. Use any approach that you feel comfortable with.

IV. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Employment agency cơ quan kiếm việc làm

Experience kinh nghiệm

Government job center trung tâm kiếm việc làm của chính phủ

Help Wanted cần người làm
Job lead tin tức giúp kiếm việc làm
Job opening cần người làm việc
Job search kiếm việc làm
Telephone directory sổ điện thoại
Yellow page telephone directory sổ điện thoại thương mại

V. TESTS

1. Circle the best answer.

Example:

For most people, looking for the right job :

a. is not always easy. (the best answer)
b. is not difficult.
c. does not need preparation.
d. can be fun.

1.1. You can use private employment agencies to find work. You can also use "help-wanted" ads or signs. These are some of the more common:

a. experiences.
b. approaches
c. interests.
d. skills

1.2. To look for employment, it is helpful to compile:

a. the names of your friends.
b. a list of companies in your city or town.
c. a list of service fees.
d. a list of your interests.

1.3. You must carefully read any _____ you are required to sign.

a. information.
b. documents
c. abbreviations
d. fee.

1.4. If a company is impressed with you, it may:

a. help you in your job search.
b. ask you to fill out a job application.
c. require you to pay for the cost of the "help-wanted" ad.
d. ask you to wait for new job openings.

1.5. In your job search, teachers and counselors:

a. can be a valuable source of information about job openings.
b. can give you a job.
c. are the only source of information about job openings.
d. can ask the employer to give you a job.

2. Fill in each of the blanks with the best word or phrase below.

application	**interest**	**neighborhood**
charge	**contract**	**experience**
employment agencies	**job leads**	**job leads**
sign	**telephone book**	**source**
hiring	**contact**	**telephone directory**

Example:

The employer usually requires the job applicant to fill out a job _____. **(Applicant)**

2.1. If a company is considering _____ someone, it will ask this person to fill out an _____.

2.2. Some private employment agencies _____ a fee to job applicants for their service.

2.3. Be careful if the employment agency asks you to _____ a document or a _____.

2.4. If you work for 4 years , then you have 4 years of work _____.

2.5. _____ advertise job openings in the newspaper.

2.6. If the company is interested in you, it will _____ you.

2.7. If you show _____ in a company, it may invite you to fill out an application.

2.8. If a store puts a help-wanted sign in its window, then it is _____.

2.9. Newspapers are not the best _____ for _____. Your friends and family are.

2.10. Check the stores in your _____ to see if they are hiring.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ____ **abbreviation**	a. Mgt., hr., Mon., are examples of ____.
3.2. ____ **available**	b. to reach, to get in touch with.
3.3. ____ **contact**	c. steps in doing something.
3.4. ____ **impress**	d. to give a good impression.
3.5. ____ **earn**	e. job available and needs to be filled.
3.6. ____ **"help-wanted"**	f. to make money.
3.7. ____ **inquiry**	g. an ad seeking people to fill job openings.
3.8. ____ **employment agency**	h. seeking information.
3.9. ____ **job opening**	i. ready for use, ready for work.
3.10. ___ **process**	j. a company that looks for workers to fill job openings.

Teacher's C

LESSO

HOW TO USE THE WANT - A

I. TEXT OVERVIEW

In this lesson, students will examine new

Actual newspapers will be used. Studen
ads by using the newspaper index, and be able
various titles such as "classified", "want-ads" o
learn the abbreviations commonly used in wan

Students will learn how to read the want
advertisement in terms of : 1. the job offered;
employment; 4. the rate of pay and benefits; an
which the applicant must respond.

In addition, students will learn how to re
of fees or other costs and which frequently do

II. KEY WORDS AND/OR PHRASES FOR DIS

Advertisement	Public notice or annc etc.
"Classified" section	A section of the news
Daily basis	Every day.
Employment agency	An agency that provi
In person	face-to-face, physicall
Job available	There is a job to be fi
Job opening	Job available and reac
Skill	Ability to use one's k
Training course	Program of training f

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each
should use whatever techniques he/she feels c

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. encourage the student to study the Key Words and their Vietnamese translations;
6. teach the lesson using different techniques such as: the use of synonyms, antonyms, prefixes and suffixes; oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on the already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in meaningful contexts, using examples or sentences to make the point or explain the lesson;
7. review what has just been taught;
8. go over Key Words and/or Phrases for Discussion;
9. administer tests and give feedback as soon as possible;
10. praise the student for his/her effort to learn.

LESSON 1

HOW TO USE THE WANT-ADS TO FIND A JOB

I. OBJECTIVES:

In this lesson you will use actual newspapers and learn how to:

1. locate the "want-ads" in the proper section of the newspaper.
2. learn common abbreviations and the different titles used to identify want-ads, such as classified and help-wanted ads.
3. learn how to read and understand what job is being offered and its requirements in terms of education, skills, hours, etc.
4. respond to a want-ad.
5. respond to the want-ads although they do not offer immediate employment.

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Advertise (to) quảng cáo
Advertisement (ad) mẩu quảng cáo
Advertiser (ad) người quảng cáo
Available có sẵn
Avoid (to) tránh
Basis căn bản
Case trường hợp
Certain chắc chắn, nào đó
Classified xếp loại, xếp hạng
Company công ty
Contain (to) chứa đựng, gồm có
Costly đắt, tốn tiền
Course môn học, lớp học
Depend upon (to) tùy thuộc
Describe (to) diễn tả
Education giáo dục
Expense phí tổn
Fee tiền phí tổn, lệ phí
Find out (to) tìm thấy, kiếm thấy
Handful ít, một ít, vài
Hospital nhà thương, bệnh viện
Hour giờ
Job việc làm
Locate (to) tìm ra, tìm thấy, định vị trí
Look for (to) tìm kiếm
Notice (to) nhận thấy, để ý
Offer (to) cho, tặng
Opportunity cơ hội
Particular đặc biệt
Popular nhiều người biết (thích), bình dân
President chủ tịch
Profit lời, lợi ích
Provide (to) cung cấp, đem lại
Reader độc giả
Represent (to) đại diện, tiêu biểu
Require (to) đòi hỏi
Requirement sự đòi hỏi
Respond (to) đáp lại, trả lời

III. READING WANT-ADS

To look for a job, you should begin your job search with the newspaper want-ads. Ad is the shortened form of the word "advertisement".

Want-ads are found in almost every newspaper. In most cases, want-ads will be found in the "Classified" section of the newspaper.

For a company with a job opening, want-ads are very popular because with little time and expense, it can announce to many people that there is a job available in the company. The company can also tell in its ad exactly what type of job it is offering, what skills or education is required, and how much it will pay.

For a person looking for a job, the want-ads are also very helpful. The ad sometimes tells the reader where the company is located, how to respond to the ad (in person, by telephone, or by letter), and the date when the response must be made.

As you begin to read the want-ads, you will notice that some of the want-ads are different, and do not give information about the particular job.

Sometimes want-ads provide the reader with information about a certain private employment agency. This is just one way these agencies advertise their services.

However, sometimes certain ads describe a lot of job openings, but you are asked to call a phone number in another state, or write for more information.

Depending upon what your interests are, or where you want to work, these ads can be very helpful. But these ads can also be very tricky. If you call a telephone number listed in an ad, and the person who answers your call asks you to send a certain amount of money known as a fee, then be careful. Also, you might call a number, and they tell you that they will hire you, but first you must pay for a special training course. Again, be very careful.

If you are interested in the above services, it is a good idea to ask a friend or a family member about the above situation before you do anything else. Sometimes the ad may describe a good opportunity for employment. Unfortunately, in most cases, you will spend a lot of money and find out that it is not exactly what the ad describes.

The best way to avoid these unpleasant and costly situations, and get the most out of the want-ads, is to read the want-ads on a daily basis, and to be sure to learn what all of the abbreviations represent.

The following are some examples of newspaper want-ads:

ADMINISTRATIVE ASSISTANT

Duties include both administrative and secretarial. Must possess excellent interpersonal, typing (50+WPM), computer/PC (WordPerfect, Lotus minimum requirement), organizational, and communication skills. Must have initiative, ability to work independently. At least 3 yrs. sec/admin asst exp. preferred.
Competitive and comprehensive benefits package. Salary based on experience and performance.
Qualified applicants should submit resume with salary requirements to:

Personnel Director
THE REPORTER
307 Derstine Avenue
Lansdale, PA 19446
NO PHONE CALLS PLEASE
An Equal Opportunity Employer
We recognize and appreciate the benefits of diversity in the workplace. People who share this belief or reflect a diverse background are encouraged to apply.

CLERICAL
PERSONNEL ASSISTANT
Ft Washington company seeks F/T Personnel Asst for lite typing, record keeping, & call screening/ reception. Excel bnfts. Send cover letter resume & salary req to:
Personnel, PO Box 1447,
Ft. Washington, PA 19034

ASSISTANT CONTROLLER: Need MBA in Finance, 1 yr exp w/ABS, Quicken 6, WordPerfect 5.1, DEP 4, Label Master, Lotus & Norton Util, 1 yr exp as Asst Controller resp for financial statements, budgets, repts, tax returns, etc. $28,500/yr. 40 hrs/wk. Send resume to **PA Job Center at 1200 New Rogers Rd, Bristol, PA 19007. Job Order No. 4540592.**

ASSISTANT MANAGER

Large, fast-paced, multi-family property seeks highly motivated, goals-oriented individual. Position requires 2 yrs on-site exp w/computer training in Rent Roll and AP/AR. Send resumes immediately to:
PNI 3450, PO 13010 Phila PA 19101

MEDICAL OFFICE ASST, P/T, Jenkintown med'l practice w/multiple loc's needs person to perform appts scheduling & front desk responsibilities. 1 yr medical office exp nec & some computer exp desirable. Must be energetic & enjoy assisting people. This is a 25-30 hr/week position. P/T benefits incl partial health ins, profit sharing plan & paid vacation. Call 275-9340, ext 105, Tues-Fri.

COOKS FT/PT wanted. Exp'd. req'd. Apply in person at Premier Pizza 297 E. County Line Rd., Warminster or call 674-8815

COOK - Short Order. Gd starting salary, benefits & advancement poss. Exp. nec. Apply in person: **Dining Car 8826 Frankford Ave.**

BOOKKEEPER sm. N.E. Mfg. chemical co. is seeking indiv. to work in a diverse,exciting,and challenging environment. Successful candidate should have strong acctg.& computer abilities. F/benefits & competitive sal.Resume to:po box 8936,Phila,Pa 19135.

DRIVER F/T & P/T
Immed openings for full time drivers w/own car, van or pick up. Earnings of $700-$1000 per week. Part time positions also avail for days, nites, weekends. Apply in person at **100 Naamans Rd., Unit 2-B, Claymont, Delaware 19703**

DISHWASHER
F/T prof'l person needed in restaurant w/friendly atmosphere, good working conds & good pay. Transp nec. P/T wkend pos also open. Great for students. 641-0484

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IV. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Advertisement/ad bài quảng cáo
Employment agency cơ quan kiếm việc làm
Help-wanted kiếm người làm việc
Job available có việc, kiếm người làm
Job opening kiếm người làm việc
Job requirement điều kiện công việc đòi hỏi
"Classified" section đoạn báo xếp loại công việc
Immediate employment bắt đầu làm ngay
In person đích thân
Skill khéo tay, tài làm việc
Training course lớp huấn nghệ
Daily basis trên căn bản hàng ngày

V. TESTS

1. Circle the best answer.

Example:

In most cases, want-ads can be found:

a. at school.
b. in the "classified" section of the newspaper. **(Best answer)**
c. at the post office.
d. in a restaurant.

1.1. A want-ad announces that jobs are _____.

a. classified
b. available
c. private
d. advertised

1.2. You must be careful when an employment agency:

a. asks you to send a certain amount of money for its service.
b. does not list any particular job.
c. advertises many different jobs.
d. tells you to contact them.

1.3. Reading the want-ads daily and understanding the abbreviations will help you:

a. respond to the want-ads quickly.
b. become a good employee.
c. discover tricky situations.
d. examine the company you want to work for.

1.4. Want-ads can tell you:

a. how much the employer paid for the ad.
b. how you can understand your skills and education better.
c. what the abbreviations mean.
d. none of the above.

1.5. A want-ad lists:

a. the requirements for the job.
b. the training course you will have to pay for.
c. the cost of the ads.
d. the name of the president of the company.

1.6. Private employment agencies:

a. advertise their job openings.
b. are in business for themselves, and charge a fee for their service.
c. will train you for the jobs they advertise.
d. will decide to give you a job.

1.7. Want-ads can be found:

a. in the "classified" section of the newspaper.
b. on the front page of the newspaper.
c. anywhere in the newspaper.
d. nowhere in the newspaper.

1.8. In its ad, the company can indicate:

a. that there is a job available.
b. what kind of job it is offering.
c. what the requirements are.
d. all of the above.

1.9. The companies that offer jobs:

a. require that you pay for their want-ads.

b. usually indicate what skills or education is required.
c. give job interviews to all applicants.
d. all of the above.

1.10. Abbreviations in want-ads are necessary because:

a. the company that places the ad wants to save you money.
b. the abbreviations are required by the newspaper.
c. the company that places the ad wants you to learn these abbreviations before they hire you.
d. none of the above.

2. Fill in each of the blanks on the left column with the best answer on the right column.

1. ____ **advertise**	a. specific, not general
2. ____ **basis**	b. doing business to make profits
3. ____ **reader**	c. charge for professional service
4. ____ **to respond**	d. to call public attention to
5. ____ **particular**	e. cannot happen without
6. ____ **fee**	f. to answer
7. ____ **situation**	g. **foundation**
8. ____ **information**	h. news or knowledge
9. ____ **company**	i. a person who reads
10. ___ **to depend on**	j. condition or state of affairs

3. Fill in each blank with the best word or phrase below.

job openings	**daily basis**	**expense**
announce	**classified**	**interest**
look for	**training course**	**opportunities**
requirements	**represent**	**services**

Example:

The newspaper want-ads usually advertise _____. (**job openings**)

3.1. The want-ads advertise _____.
3.2. The best place to _____ jobs is the _____ section of the newspaper.
3.3. The company pays for the _____ of the ads.
3.4. The want-ad usually indicates the _____ for the advertised job.
3.5. By using the newspaper ads, the company can _____ to many people that there is a job opening.

3.6. To look for a job, you should read the classified section of the newspaper on a _____.
3.7. Sometimes you have to pay for the _____ of a private employment agency.
3.8. It is important for you to learn what the abbreviations _____.
3.9. Employers announce employment _____ in help-wanted ads.
3.10. If you do not have the required skills, the employer may ask you to take a _____ before you can be employed.

LIST OF COMMON ABBREVIATIONS

&	and	loc.	located
A.M. /AM	morning	lt.	light
aft.	after	lv.	leave
apt.	appointment	mach.	machine
bet.	between	maint.	maintenance
bgn.	begin or beginning	manuf.	manufacture
bldg.	building	manuf.	manufacturer
bus.	business	manuf.	manufacturing
clk.	clerk	mech.	mechanic , machine
co.	company	mfct.	manufacture
cond.	conditions	mfr	manufacturer
const.	construction	mfr	manufacturing
cty.	city	mfr	manufacture
dept	department	min.	minimum
elec.	electric	mo.	month
empl.	employment	nec.	necessary
empl.	employee, employer	op. or oper.	operator
eqpt.	equipment	P.M./PM	afternoon or evening
etc.	and so on	pd.	paid
eves.	evenings	pt. /p.t.	part-time
exc.	excellent	refs.	references
exp.	experience	req.	requirement
ext. or X	extension	sal.	salary
ftr.	future	secy.	secretary
gd.	good	sh.	shorthand
gen.	general	temp.	temporary
grad.	graduate	trnee.	trainee
hqtrs.	headquarters	typ.	typing or typist
hr.	hour	w.	with
hrly.	hourly	wk.	week or work
hvy.	heavy	wkr.	worker
incl.	including	work.	worker
ind.	industrial	wpm.	words per minute
jr.	junior	yr.	year

Teacher's Guide

LESSON 3

FILLING OUT A JOB APPLICATION

I. TEXT OVERVIEW

In this lesson, students will examine the various job application forms generally used by companies for their prospective job applicants.

Using actual application forms, the students will learn the meanings of the various words and phrases commonly found on applications, as well as the necessity of following the instructions on the forms.

By working with a number of different formats, students will learn to recognize how different words, phrases and symbols may be used to request the same information.

At the conclusion of the lesson, students will have acquired the skills and self-confidence necessary to properly complete a job application, in a number of different formats, and within a reasonable amount of time.

II. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Application — form used in making a request.
Background — the total of experience, knowledge and education of a person.
Complete address — includes the street address (house number, name of the street or road, apartment number (#), if any), city/town, state and zip code.

Example:

4936 Old York Road, # 12
Philadelphia, PA. 19141

House number: 4936
Name of the street or road: Old York Road
Apartment number: 12 (number : #)
City/town: Philadelphia
State: PA (Pennsylvania)
Zip code: 19141

Educational background	what you have learned at school and the degree or diploma that you have received.
Financial situation	*status regarding debts, credit standing, possessions,* money, property, jewelry, etc.
First impression	What people think of you when they meet you the first time.
Employment history	What job(s) you have had in the past.
Not applicable (N/A)	Not relevant to your situation (You cannot answer this question)
Personal limitation	A physical handicap, disability or disadvantage.
Personal question	Question about you and your own life.
Prospective employer	The employer that may give you a job.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Laotian Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 3

FILLING OUT A JOB APPLICATION

I. OBJECTIVES:

In this lesson, you will:

1. Become **acquainted** with different job **application** formats;
2. Learn how to complete the different applications;
3. Understand the importance of the job application to the employer;
4. Understand the necessity of completing the application neatly and in accordance with the **instructions** given.

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Acquaint (to) làm quen với
Applicant người đứng đơn
Application đơn xin
Apply to (to) xin (việc làm)
Backgroundcănbản (học thức, kinh nghiệm)
Blank chỗ trống, đoạn trống
Circle gạch vòng tròn
Comfortable thoải mái, dễ chịu
Consider xem xét
Financial tài chính, tiền rong
Goal mục đích
Impression cảm tưởng, cảm nghĩ
Instruction lời dậy, điều bảo làm
Limitation giới hạn
List bảng liệt kê
Messy dơ dáy, nhớp nhúa, lộn xộn, không gọn gàng
Nickname biệt hiệu, biệt danh, tên riêng
Offensive làm phật lòng, chạm tự ái
Overlook bỏ qua, không nhìn thấy
Permit (to) cho phép
Personal cá nhân, riêng tư
Prospective thuộc về tương lai, có thể xảy ra trong tương lai
Purpose mục đích
Race nòi giống, chủng tộc
Reference người cho biết chi tiết
Refuse (to) từ chối
Religion tôn giáo
Self-confidence tự tin
Specifically nhất là
Suggestion đề nghị
Type loại
Untidy lộn xộn, không gọn gàng

III. FILLING OUT A JOB APPLICATION

The employer's main **purpose** in having you fill out an **application** is to obtain important information about you. However, employers will often use the job application form to find out a great deal more about you, and about the type of work you are able to do well.

If you fill out the job application neatly and completely, this will give the employer a good **first impression**. On the other hand, if you do not fill it out completely, and if it is messy or has a number of mistakes, this will give the employer the impression that you are a **messy** or **untidy** person, and that your work will also be messy and untidy.

Before even talking to you, the employer can form an impression of how well you know English simply by looking at your job application.

The application usually has many different questions about you, your **educational background, employment history** or work experience, skills, etc. While most job applications ask for the same information, some applications use slightly different ways to achieve the same **goal**. Sometimes you will be asked to answer the questions by putting a **circle** around the correct answer. On other applications you will be asked to write out the correct answer. On some applications, you will be asked to write your first name first, while on other applications you will be asked to write your last name first. On almost every application you will see the **instructions** "Please Print or **type**", and it is very important that you do so.

The job application can tell a **prospective employer** a great deal more about the **applicant** than simply the information provided. Therefore, it is very important that you follow the instructions on the application form and fill out the application as neatly and completely as possible. Listed below are some additional **suggestions** for completing application forms:

- Always fill out a job application with a pen. If you are **permitted** to take the application home with you, type the application if possible.
- Answer every question. If the question does not **apply to** you, fill in the **blank** area with the words "**Not Applicable**" or the abbreviation "N/A". In this way you are indicating that you did not **overlook** a question.
- Always use your correct name. Do not use a **nickname** unless it is **specifically** requested.
- Always provide your complete address including your zip code.
- Always be prepared to **list** two (2) or three (3) **references**, and remember to write down their telephone numbers and addresses.
- Make certain that all words are spelled correctly.

In general, U.S. law does not **permit** employers to ask you questions about your **race**, your **religion**, your **financial situation** or certain other very

personal questions or limitations. However, many job applications still request this information, and in some situations, if you **refuse** to answer these questions, the employer may simply refuse to **consider** your application. Therefore, only answer the questions you feel **comfortable** with or questions that are not too personal or **offensive** to you.

IV. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Application đơn xin

Background căn bản (học thức, kinh nghiệm)

Complete address địa chỉ đầy đủ chi tiết gồm có số nhà, tên đường, số phòng (apartment), tên tỉnh hay thành phố, tên tiểu bang và số bưu điện (zip code).

Example:

4936 Old York Road, # 12
Philadelphia, PA. 19141

House number (số nhà): 4936
Name of the street or road (tên đường) : Old York Road
Apartment number (số phòng) : 12 (number : #)
City/town (tỉnh hay thành phố) : Philadelphia
State (tiểu bang) : PA (Pennsylvania)
Zip code (số bưu điện) : 19141

Complete address địa chỉ đầy đủ chi tiết

Educational background căn bản học vấn

Employment history lịch sử công ăn việc làm

Financial situation tình hình tài chính

First impression cảm tưởng đầu tiên

Not applicable (N/P) không áp dụng, không liên quan

Personal limitation giới hạn cá nhân

Personal question câu hỏi về đời tư

Prospective employer có thể là chủ nhân trong tương lai

V. Suggested Activities:

1. Presentation of the 3 basic application format (to be found at the end of this lesson).
2. Discussion of the text and the **Key Words and** (or Phrases) in the applications.
3. Discussion on how an application is prepared properly and neatly.
4. Preparation of job applications by students.

VI. TESTS

1. Fill in each of the blanks below with T (True (Correct) and F (False /Wrong).

Example:

__ The job application helps the employe obtain information about the applicant. **(T)**

1.1. __ There are different types of applicatio forms. Most of them ask for mor or less the same information.

1.2. __ You do not have to fill in all the blank

1.3. __ You have to write down a complete ad cross a job application.

1.4. __ It is okay to use a red pen or pencil to f Type an application.

1.5. __ Always sign the application.

1.6. __ "N/A" stands for "Not-Applicable."

1.7. __ You can name your family members a references.

1.8. __ By looking at the job application the e ployer can learn more about the applicant than simply the informatio rovided.

1.9. __ The job application rarely asks about e ployment history.

1.10.__ Neatness is not really important whe lling out the employment application.

2. Fill in each of the blanks with the best word or phrase below.

educational background	first impression	overlook
financial situation	personal questions	type
prospective employer	employment history	purpose
not applicable (N/A)	suggestions	references

Example:

US laws do not allow prospective employers to ask _____.
(Personal questions)

2.1. Job applications usually ask you to print or _____ the information.
2.2. The blank regarding what you owe or possess, indicates your _____.
2.3. _____ means what people think of you when they meet you the first time.
2.4. If the employer wants to know what jobs you have had, he/she wants to know your _____.
2.5. The _____ of the job application is to find out about your employment history and _____.
2.6. If you cannot answer any questions on the job application because they are not relevant to you, then you write _____.
2.7. If the employer wants to get more information about the job applicant, he can contact _____.
2.8. If you do not know how to handle a certain situation, it's always a good idea to ask for _____.
2.9. The applicant should not _____ any questions on the application.
2.10. The employer has also you to fill out a job application is a _____.

3. Fill in each of the blanks on the left column with the best letter on the right column.

3.1. ____ suggestion	a. this has something to do with money.
3.2. ____ employment history	b. showing how to do certain things.
3.3. ____ overlook	c. what you plan to accomplish.
3.4. ____ financial	d. before.
3.5. ____ instruction	e. advice or what people tell that you should do.
3.6. ____ purpose	f. it has something to do with the job(s) you have had in the past.
3.7. ____ previous	g. the reason for doing something.
3.8. ____ goal	h. insulting, hurting feelings.

3.9. _____ permit
3.10. _____ offensive

i. to forget or pay no attention to.
j. to allow.

Three Basic Application Formats

APPLICATION FORM

PLEASE TYPE OR PRINT CLEARLY

Last Name First Middle Social Security Number

Address City State Zip Date Birth Home Phone

In case of an emergency,
whom should we contact?

Name Telephone Number

Do you have a physical handicap or limitation? If so, please explain. Yes No

What job or type of job are you applying for?

What career path are you most interested in?

Education: Circle Highest Grade Completed

ELEMENTARY SCHOOL

8 7 6 5 4 3 2 1

HIGH SCHOOL

12 11 10 9

COLLEGE

1 2 3 4

Name of School Address Date Last Attended

Other High School Last Attended

Name of School Address Date Last Attended Did you Graduate?

High School Last Attended

Name of School Address Dates You Attended Did you Graduate?

College or Trade School Attended

Name of School Address Dates You Attended Did you Graduate?

School Clubs or Activities

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Employment History (list most recent job first)

Employer	Address	Date of Employment	Salary at Time
Your Job Title		Supervisor	
Employer	Address	Date of Employment	Salary at Time
Your Job Title		Supervisor	
Employer	Address	Date of Employment	Salary at Time
Your Job Title		Supervisor	

References (no relatives or spouse)

Name	Address	Telephone
Name	Address	Telephone
Name	Address	Telephone

Signature

APPLICATION FOR EMPLOYMENT

PERSONAL INFORMATION

DATE _____ SOCIAL SECURITY NUMBER _____

NAME _____
LAST FIRST MIDDLE

PRESENT ADDRESS _____
STREET CITY STATE ZIP

PERMANENT ADDRESS _____
STREET CITY STATE ZIP

PHONE NO. _____

IF RELATED TO ANYONE IN OUR EMPLOY, STATE NAME AND DEPARTMENT _____ REFERRED BY _____

LAST FIRST MIDDLE

EMPLOYMENT DESIRED

POSITION _____ DATE YOU CAN START _____ SALARY DESIRED _____

ARE YOU EMPLOYED NOW? _____ IF SO MAY WE INQUIRE OF YOUR PRESENT EMPLOYER? _____

EVER APPLIED TO THIS COMPANY BEFORE? _____ WHERE _____ WHEN _____

EDUCATION	NAME AND LOCATION OF SCHOOL	YEARS ATTENDED	DATE GRADUATED	SUBJECTS STUDIED
GRAMMAR SCHOOL				
JR. HIGH SCHOOL/ MIDDLE SCHOOL				
HIGH SCHOOL				
COLLEGE				
TECHNICAL, BUSINESS OR CORRESPONDENCE SCHOOL				

SUBJECTS OF SPECIAL STUDY OR RESEARCH WORK _____

WHAT FOREIGN LANGUAGES DO YOU SPEAK FLUENTLY? _____ READ _____ WRITE _____

ACTIVITIES: CIVIC, ATHLETIC, ETC. _____
(EXCLUDE ORGANIZATIONS, THE NAME OR CHARACTER OF WHICH INDICATES THE RACE, CREED, SEX, MARITAL STATUS, AGE, COLOR OR NATIONAL ORIGIN OF ITS MEMBERS.)

MILITARY SERVICE _____ RANK 34 PRESENT MEMBERSHIP IN NATIONAL GUARD OR RESERVES _____

(CONTINUED ON OTHER SIDE)

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FORMER EMPLOYERS (LIST BELOW LAST FOUR EMPLOYERS, STARTING WITH LAST ONE FIRST.)

DATE MONTH AND YEAR	NAME, ADDRESS AND TELEPHONE OF EMPLOYER	SALARY	POSITION	REASON FOR LEAVING
FROM				
TO				
FROM				
TO				
FROM				
TO				
FROM				
TO				

REFERENCES: GIVE BELOW THE NAMES OF THREE PERSONS NOT RELATED TO YOU, WHOM YOU HAVE KNOWN AT LEAST ONE YEAR.

NAME	ADDRESS / TELEPHONE	BUSINESS	YEARS ACQUAINTED
1			
2			
3			

(IT IS UNDERSTOOD THAT ONLY JOB-RELATED DEFECTS MAY BE USED TO DENY EMPLOYMENT TO AN APPLICANT.)

PHYSICAL RECORD:

LIST ANY PHYSICAL DEFECTS

WERE YOU EVER INJURED? GIVE DETAILS

HAVE YOU ANY DEFECTS IN HEARING? IN VISION? IN SPEECH?

IN CASE OF EMERGENCY NOTIFY ( )
NAME ADDRESS AREA CODE PHONE NO.

I AUTHORIZE INVESTIGATION OF ALL STATEMENTS CONTAINED IN THIS APPLICATION. I UNDERSTAND THAT MISREPRESENTATION OR OMISSION OF FACTS CALLED FOR IS CAUSE FOR DISMISSAL. FURTHER, I UNDERSTAND AND AGREE THAT MY EMPLOYMENT IS FOR NO DEFINITE PERIOD AND MAY, REGARDLESS OF THE DATE OF PAYMENT OF MY WAGES AND SALARY, BE TERMINATED AT ANY TIME WITHOUT ANY PREVIOUS NOTICE.

DATE SIGNATURE

DO NOT WRITE BELOW THIS LINE

INTERVIEWED BY DATE

REMARKS:

NEATNESS		CHARACTER	
PERSONALITY		ABILITY	

HIRED FOR DEPT. POSITION WILL REPORT SALARY WAGES

APPROVED: 1. 2. 3.
EMPLOYMENT MANAGER DEPT. HEAD GENERAL MANAGER

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APPLICATION FORM

Name _____ Telephone _____

Address _____ Social security no. _____

_____

Citizen of U.S.A. _____

Position applied for: _____

Salary expected _____ Date ready to start _____

United States Military Service:

Date entered service _____ Date discharged _____ Branch of service _____

Serial No. _____ Describe work you did _____

_____

Education:

	Name of school	Address of school	Dates From	Dates To	Did you Graduate?	Course or Degree
Elementary						
Junior High						
High School						
Vocational						
College						
Business or Trade School						
Other						

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Teacher's Guide

LESSON 4

WRITING BUSINESS LETTERS

I. TEXT OVERVIEW

In this lesson, students will explore an alternative method of searching for a job, through the use of a business letter.

Students will learn about the different types and purposes of business letters, as well as their importance in the job search.

Upon this foundation, the differences between business letters and personal letters will be discussed, in terms of format, content, and style. Handwritten and typed letters will be discussed, pointing out to the student the advantages that one form of business letter can have over the other.

Finally, students will prepare their own business letters, using the different forms and styles, with a particular emphasis on clarity and neatness.

II. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Clerk typist	A clerk who can also type well.
Cover letter	Letter stating the sending of another document such as a resume, references or letters of recommendation..
Employer's convenience	When the employer is available or has free time.
Establish first contact	Make contact for the first time.
First draft	The document written the first time. It needs **proofreading,** changes and **improvements.** The final document ready to be used or printed is called the final draft or copy.
Inquiry letter	Letter requesting certain information.
Interview	A formal meeting at which information about the interviewee is obtain.
Letter of application	Letter to apply for something such as a job or admission to a training program.
Personal interview	A face-to-face interview involving you and the interviewer.
Proper punctuation	The correct use of punctuation marks such as the **period (.), the comma (,), the question mark (?),** the **semi-colon (;), the exclamation mark (!),** etc.

Sell oneself	An effort to impress somebody with your capabilities or skills.
"Thank you" letter	Letter expressing appreciation or gratitude.
Typing service	Typing (usually for a fee) is provided for those who need it.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations**;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion**;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 4

WRITING BUSINESS LETTERS

I. OBJECTIVES:

Upon completion of this lesson, you will:

1. understand the importance of business letters;
2. learn about the different types of business letters;
3. learn how to use business letters in your job search;
4. be able to write business letters yourself.

I I. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Attention chú ý, để ý
Base upon (to) dựa vào
Contact tiếp xúc
Convenience tiện thì giờ
Convince (to) nói cho người ta theo lời
Crucial chủ yếu
Draft bản thảo
Establish (to) tạo, thiết lập tiếp xúc đầu tiên
Hand-write (to) viết tay
Impressive làm cho cảm phục
Improve cải thiện, làm cho tốt hơn
Interview cuộc phỏng vấn
Proper punctuation cách ngắt câu theo đúng luật
Punctuation cách ngắt câu
Qualification đủ điều kiện
Quality phẩm chất
Refer (to) nói về
Referral người được tiến cử, người có thể cho biết thêm chi tiết.
Resume bản kê khai lịch sử cá nhân
Satisfy (to) thỏa mãn, đủ điều kiện
State (to) nói đến, nói lên, phát biểu, tuyên bố
Succeed (to) thành công

III. WRITING BUSINESS LETTERS

Business letters have different forms. The following are some of the most common forms:

A. Letter of Application

The employer will probably not interview all of the applicants who may apply for employment. Therefore, it is necessary that you **convince** the employer that you are one of the applicants who should be interviewed. That is why filling out the job application properly or writing a good **letter of application** is so important. The

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letter of application and the job application can help you **sell yourself** to an employer even before you have the opportunity to meet him/her.

Many times, writing a letter of application may be the only way to get a **personal interview** and be considered for a particular job. Listed below are some of the situations when you should write a letter of application:

- When you want to apply for a job in another city;
- When you answer a newspaper want - ad that specifically asks you to apply by letter through the mail;
- If you want to apply for a job, through a specific person, **based upon a referral** from a family member or friend;
- When an employer requests that you write a letter of application; or
- When you are simply inquiring if a job is available at a company that you would like to work for.

You must always remember that in most cases when you write a letter of application, you in fact **establish first contact** with the company. From your letter of application, the employer will form a first impression of you. Therefore, it is **crucial** that you make a good first impression by writing a good business letter.

You should always type your letter, unless you have been asked to **hand-write** it. Take your time, and type your letter neatly. A neatly typed letter, in the proper format and with all of the words spelled correctly, can be very **impressive**.

If you do not know how to type, or do not have a typewriter, ask a friend to type your letter for you. If you do not know anyone who can type, look for a local **typing service** to type your letter for a small fee.

If you are sending this letter to apply for a job as a **clerk typist** for instance, your letter of application is really important. It will be a good opportunity to show the employer how well you type, and how much you know about business letters.

The following suggestions will help you write good business letters:

- Always write a first copy, or "**first draft.**" Make certain your letter says exactly what you want to say in good English. Pay **attention** to **proper punctuation** (the use of the period, comma, question mark, semi-colon, etc.). Also, ask a friend or a teacher to read it, and make any suggestions or corrections to **improve the quality** of the letter. When you are **satisfied** with the letter and the form, have the letter typed neatly;

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- Never **state** in your letter how badly you need a job or how nervous you are feeling about writing this letter. You should tell the employer how well you can help him/her if you are given the job;

- Always begin your letter by telling the employer how you heard about them, or who **referred** you to the company;

- Next, indicate a particular job, or group of jobs that you are interested in;

- Now that you have explained that you are applying for a particular job, tell the employer your **qualifications** or skills which will enable you to do a good job for the company.

- Finally, ask the employer for an interview, at "**the employer's convenience**," and always remember to close the letter with a short "thank you".

B. Cover Letter

Business letters are written for many other reasons. A **cover letter** is different from a business letter. If you are asked to send a **resume** to an employer, the letter that you send with the resume' is called a "cover letter." In the cover letter, you thank the prospective employer for the opportunity to send your resume and apply for a job. You should also express your interest in having a job interview with the prospective employer at his/her convenience. A well-written cover letter can help you get a job interview.

C. Inquiry Letter

If you want to get information about job openings, you can write the prospective employer an **inquiry letter**. In this letter you can ask if there are jobs available and what kind of jobs the employer wants to fill. You can also request the employer to send you a job announcement and a job application.

D. "Thank you" Letter

If the employer answers your letter and invites you in for an interview, you should send a **"thank you" letter** after the interview.

A good business letter helps you **succeed** in your job search. Many times, the person who can write a good business letter and make a good first impression will have the best chance to get a job. Examples of a letter of application, a cover letter and a "thank you" letter are provided at the end of this lesson.

VI. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Clerk typist thư ký đánh máy
Cover letter thư viết để kèm theo văn kiện
Employer's convenience tiện cho chủ nhân
Establish first contact tạo nên sự tiếp xúc đầu tiên
First draft bản thảo đầu tiên
Inquiry letter thư hỏi về một vấn đề nào đo
Interview cuộc phỏng vấn
Letter of application thư xin (việc)
Personal interview cuộc phỏng vấn riêng (cá nhân)
Proper punctuation cách ngắt câu theo đúng luật
Sell oneself nói tốt cho mình để đạt mục đích
"Thank you" letter thư cảm ơn
Typing service dịch vụ đánh máy

Sample Letters

In the next page you will find samples of the different types of business letters that can help you in your job search: thank-you letter, letter of application, cover letter, and inquiry letter. These sample letters give you an idea how they look and what you should contain. You should practice writing different business letters as many times as you can, and also discuss your letters with your teacher, counselor or someone who can write English well. These people can help you not only to write but also to improve the quality of your letters.

Thank-You Letter

984 Hope Lane
Abington, PA 19041
(215) 598-0826
May 24, 1993

Mr. Henry Mac Donald
Great Lake Company
1234 Heaven Road
West Middletown, PA 12890
Dear Mr. Mac Donald:

I greatly enjoyed meeting with you this week, and I am certain that the job at your

company would suit me well. Your enthusiasm and insight proved to be very motivating for me.

Should you require any further information, please do not hesitate to call me at (215) 123-4567.

Thank you for your time and kind consideration, and I look forward to hearing from you soon.

Sincerely yours,

Sam Nguyen

Letter of Application

985 Farmer Road
Fort Washington, PA 19043
(215) 547-0981
June 12, 1992

Mr. John Smith
Manager
Logan Computer Store
15 Eastmoreland Street
Philadelphia, PA 19141

Dear Mr. Smith:

I am interested in working at your store. I would like to be considered for the position of a salesperson. The enclosed resume will provide you with the details of my background and qualifications.

I strongly feel that my skills would benefit your business. I am a hard working, responsible worker. I know that if you hire me, you will be pleased with my performance.

I would welcome the opportunity to meet with you to discuss any job openings.

Thank you for your time and consideration, and I am most anxious to hear from you soon.

Sincerely,

Han Chin

Cover Letter

35 Heaven Drive
Rockville, PA 19709
(717) 895-8923
July 7, 1993

Mrs. Nancy Yim
Director of Personnel
Asia Bakery Company
4321 Daffodil Avenue
Sandy Beach, Florida 17831

Dear Mrs. Yim:

Enclosed please find a copy of my resume as requested. As you will see I am quite qualified for the job opening at your company.

I sincerely hope that you will give me the opportunity to meet with you to discuss the possibility of employment at your company.

I am looking forward to hearing from you soon. Please accept my thanks for your time and consideration.

Very truly yours,

Miss Tan Suh

Inquiry Letter

2921 Rushcomb Road
Yourtown, Fl. 57830
(687) 879-0432
June 23, 1993

Mrs. Joan Braun
Director of Human Resources
Trident Grocery Wholesale
758 Main Street
Hopeville, TX 78493

Dear Mrs. Braun:

I am interested in learning of any job openings in your company. Having had three years of experience as a produce clerk, I feel I can serve your company well.

If there are any positions available, would you please contact me at your earliest convenience, or send me a job announcement? I can be reached at (687) 879-0432 or at the address above.

Thank you for your time and consideration.

Sincerely yours,

Lan Trinh

TESTS

1. Fill in each of the blanks on the left column with the best answer on the right column.

1.1. ___ **greeting**	a. To persuade; to make someone believe in doing something.
1.2. ___ **contact**	b. Skills or education that fits you for the job.
1.3. ___ **impressive**	c. Getting better.
1.4. ___ **succeed**	d. To review to find and correct mistakes.
1.5. ___ **qualification**	e. Meeting; to get in touch with.
1.6. ___ **convince**	f. To meet the needs of.
1.7. ___ **improvement**	g. To achieve a goal.
1.8. ___ **attention**	h. Causing wonder and admiration.
1.9. ___ **satisfy**	i. Concentration; readiness or observation.
1.10.___ **proofreading**	j. Saying "Hello", "Good morning" etc.

2. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

__The prospective employer does not always look at the resume of the applicant. (F)

2.1. ___ Good business letters are not a necessary part of the job search.

2.2. ___ When writing a business letter, pay attention to punctuation.

2.3. ___ It is always a good idea to handwrite a letter of application.

2.4. ___ A letter of application gives you the opportunity to sell yourself to a prospective employer before you have the chance to meet him/her.

2.5. ___ An inquiry letter is used to ask the employer to give you a job.

2.6. ___ When you send a resume' to an employer, the letter you attach to it is called the "cover letter".

2.7. ___ In the cover letter you should express interest in having a job interview with the employer at his/her convenience.

2.8. ___ It is not necessary to send a "thank you" letter after the job interview.

2.9. ___ A well-written cover letter can help get a job interview.

2.10.___ In order to write a good business letter, you should write a first draft.

3. Fill in the blank with the best word or phrase below.

resume	**referred**	**improve**
application	**cover**	**punctuation**
inquiry letter	**convenience**	**sell yourself**
interview	**establish first contact**	**qualifications**
handwritten	**impressive**	**satisfied**
attention	**specifically**	**crucial**

Example:

The job applicant should always bring a resume to the job _____. **(interview)**

3.1. A letter of _____ may help to _____ the employer that you are one of the applicants who should be interviewed.

3.2. A good business letter requires proper _____.

3.3. If you wish to get information about job openings, you should write an _____.

3.4. A letter of application helps you to _____ with the prospective employer.

3.5. Make sure that you are _____ with your business letter before you send it out.

3.6. A professional looking letter can be _____.

3.7. Properly filled-out job application and a well-written _____letter can help you _____.

3.8. It is advisable to begin a business letter by telling the employer the name of the person who _____ you to him/her.

3.9. In the cover letter, you should ask the prospective employer to give you a job _____ at his/her _____.

3.10. Besides your resume, your job application gives the prospective employer the opportunity to look at your _____.

3.11. Proofread your business letter carefully and make any necessary corrections in order to _____the quality of the letter.

3.12. _____ business letters do not impress the prospective employer.

3.13. A cover letter is necessary when you send a job application and a _____ to the prospective employer.

3.14. In order to make a good first impression, it is _____ to write a good business letter.

3.15. Pay _____ to proper punctuation and spelling when you write business letters.

Teacher's Guide

LESSON 5

WRITING A RESUME

I. TEXT OVERVIEW

In this lesson, the major emphasis will be on providing the students with the skills necessary to organize their personal data, education, qualifications, employment history and other information, so as to present themselves to a prospective employer by way of a written document known as a "resume". The lesson will show the students how to prepare such a document in a succinct and informative manner.

Keep in mind that limited English proficient students , generally speaking, come from countries where a resume is not required in the job search process. In fact, many people in these countries have never heard of such a thing as a resume. Therefore, it is necessary to explain the importance of this document, and to help your students write their own resume.

Initially, the students will gather their personal data, focusing on the tasks of collecting the data, and then organizing them in such a way that they are able to communicate to others their personal history, skills, and special talents. These tasks can be accomplished by utilizing a simplified personal data sheet.

Having acquired these basic skills, the students will learn how to prepare a more detailed data sheet, the resume; and will begin to learn about the importance of a resume for their future success in finding a job. Clarity, style, neatness, and completeness of this important document will be discussed. A sample of a typical resume and its format can be found at the end of this lesson and before the tests. Please discuss the vocabulary and/or phrases commonly found in a resume with the students.

II. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Be better prepared	More able and ready to do something.
Course of studies	Program of studies, subjects to study.
Highest level of schooling	The highest school grade completed.
In detail	With more information.
Individual personal history	Life and achievements of a particular person.

Marital and immigration status	State of affairs regarding marriage and immigration.
Machine tool	powe-driven machine used to sharpen solid work.
Personal background data	Information about the history of one particular person.
Personal information	Information or knowledge about a particular person.
Preliminary data	Introductory or first information which will lead to something else.
Prospective employer	A possible employer.
Resume	A short written account of person's career and qualifications.
Status	the condition of a person or thing in the eyes of the laws.
Succinct manner	A way to express something clearly and to the point without wasting words.
Work experience	What has been learned by doing certain work.
"You will never have a second chance to make the first impression"	First impressions are very important. If you do not make a good impression upon first contact, it will remembered.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 5

WRITING A RESUME

I. OBJECTIVES:

Upon the completion of this lesson, you should be able to:

1. **gather** and **evaluate** your **personal background data**, education, training, work experience and skills;

2. organize and **summarize** this personal information in a **preliminary data** sheet form;

3. prepare your own **resume**; and

4. understand the purpose of the resume and the necessity for it to be prepared properly and neatly.

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Accurate chính xác
Achieve (to) thực hiện, hoàn tất
Advertising quảng cáo
Alien dân ngoại quốc
Applicable to áp dụng đến, liên hệ đến
Background căn bản (học thức, kinh nghiệm)
Citizen công dân
Collect (to) thu thập
Data dữ kiện, tài liệu
Design (to) tạo nên, làm ra cho một mục đích nào đó
Divorced li dị
Emphasize (to) nhấn mạnh đến
Evaluate (to) đánh giá, định giá trị
Gather (to) thu thập
History lịch sử
Immigration di trú, di dân
Impersonal không ám chỉ ai, không có tích cách cá nhân
Legal luật pháp, hợp pháp
Level trình độ
Logical hợp lý
Manner cách, cách thức
Marital tình trạng hôn thú
Married cưới, có vợ hay chồng có hôn thú
Mention đề cập đến
Omit (to) bỏ
Organization tổ chức
Preliminary sơ khởi, đầu tiên
Presentation trình bầy
Prospective thuộc về tương lai
Recommend (to) tiến cử, đề nghị
Resume bản kê khai lịch sử cá nhân
Review xem xét, nghiên cứu, xem lại
Saying lời nói, ca dao
Schooling đi học, giáo dục
Shortcoming nhược điểm
Single độc thân
Status qui chế
Strength sức mạnh

Style cách, lối, kiểu
Succinct vắn tắt
Summarize (to) tóm tắt
Summary bài tóm tắt
Widowed góa (vợ, chồng)

III. WRITING A RESUME

A resume is a summary of an **individual personal history** : education, skills and experience. The resume may **capture** an employer's attention or interest, which may lead to a job interview.

In addition to **personal information** such as name, address, telephone number, **marital status (single, married, divorced,** or **widowed,** etc.) and **immigration status** (American **citizen, legal alien,** etc.), the resume is a summary of a person's history including information about his/her skills, educational background, **work experience** and what he/she has **achieved** in his/her life. It should be written in a **succinct manner**. It is a form of **advertising** , or selling oneself. In the case of a job search, the resume helps get the **prospective employer**'s attention, and hopefully a job interview.

Because your resume represents you, keep it neat, specific and **accurate**. It should be typed. Remember the old but true **saying, "You will never have a second chance to make a first impression."**

There is no ideal length for the resume, but most people agree that it should be no more than two pages. Therefore, **emphasize** your **strengths**, and **omit** your **shortcomings** rather than try to explain them. **Mention** your education **in detail** because the employer is interested in your **highest level** of **schooling,** and in any **courses of studies** that are directly **applicable to** the job you are seeking.

Two styles of presentation are recommended. First, what might be called an "**impersonal** present tense ". For example, "supervising twenty-four clerks", "**designing machine tools**", "selling women's clothing", etc. This style requires the use of "**-ing** "at the end of the verb (to supervise/ supervising, to design/designing, to sell/selling, etc.). The second style requires the use of the past tense, for instance "supervised twenty-four clerks", "designed machine tools", "sold women's clothing", etc.

Remember that writing a resume requires not only a **review** of your experience and education but also a clear and **logical organization** of the **collected** data. You will learn about yourself while going through this exercise, and **be better prepared** to make a good presentation at the job interview. Finally, you should always bring at least one copy of your resume to a job interview.

IV. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Be better prepared sẳn sàng hơn
Chance to make the first impression cơ hội lấy cảm tình đầu tiên
Course of studies môn học, ngành học
Highest level of schooling lớp học cao nhất
In detail chi tiết
Individual personal history lịch sử cá nhân
Machine tool máy có sức mạnh để đục những vật cứng dẫn
Marital and immigration status qui chế hôn nhân và di trú
Personal background data tài liệu về căn bản của một cá nhân
Personal information tài liệu về một cá nhân
Preliminary data tài liệu sơ khởi, đầu tiên
Prospective employer chủ nhân tương lai
Resume bản kê khai lịch sử cá nhân
Status qui chế
Succinct manner một cách vắn tắt
Work experience kinh nghiệm làm việc
"You will never have a second chance to make the first impression" bạn sẽ không bao giờ có cơ hội thứ hai để lấy cảm tình đầu tiên.

Sample resume

Sam Nguyen

194 W. Tabor Road
Philadelphia, PA 19120
Telephone: (215) 555-1234

Marital status: Married with two small children.
Immigration Status: Legal alien with work permit.
Objective: Seeking an entry level position, one with growth and potential in a well- established business. I am applying for a full-time clerical position with benefits.

Skills: Filing, record keeping, and operation of office machines
Computer literate / Typing 35 wpm

Employment: Office clerk 7/92 - 9/92
Indochinese-American Center
4936 Old York Road
Philadelphia, Pa 19141
(215) 457-0272
Supervisor: Nick Burenstein

Assistant Clerk
Career Education, Inc. 7/91 - 9/91
5131 Market Street
Philadelphia, PA 19103
(215) 789-6666
Supervisor: Elaine Lopez

Education:
Olney High School
Front Street and Duncannon Avenue
Philadelphia, PA 19120
Grades: 9-10

Hobbies: Playing sports, listing to music and reading.
References: Furnished upon request

TESTS

1. **Circle the best answer.**

Example:

Personal background data:

a. is the information about the employer.
b. helps you to understand more about the employer.
c. is the information about the history of one particular person. **(Best Answer)**
d. indicates your interest in applying for a job.

1.1. A resume is:

a. a data sheet describing an individual's life and achievements.
b. a summary of employment experience.
c. a letter of job application.
d. legal document used in the job search process.

1.2. Why do you need a resume?

a. To request information about job openings.
b. To write a "thank-you" letter to a prospective employer.
c. To answer all the questions during a job interview.
d. To be used in the job search.

1.3. What does your interviewer try to find out when he/she looks at your resume?

a. Your abilities and skills.
b. Your work experience
c. Your educational background
d. All of the above

1.4. In the work experience or employment section, you should mention:

a. Your supervisor's name.
b. Address of your old company
c. Your position at that company
d. All of the above.

1.5. Try to keep your resume neat, specific and accurate because:

a. it saves you money.
b. it represents you.
c. the employer wants to keep it for a long time.
d. none of the above.

2. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

__Work experience does not necessarily help when you apply for employment. (F)

1. ___A resume is a summary of your job experience only.
2. ___If possible, resumes should be typewritten.
3. ___Your zip code is part of your address.
4. ___A resume is a business letter.
5. ___A resume is not important in finding a job.
6. ___ A resume does not need to be neat.
7. ___You should always bring your resume to a job interview.
8. ___Resumes should be hand-written.

9. ___You should list your relatives as references.
10. ___Your resume is a reflection of your father's personal data sheet.
11. ___Your resume should be well-organized.
12. ___You should list all the members of your family in the resume.
13. ___Your hobbies and interests are listed under your education.
14. ___Under references, it is better to state "Available Upon Request" rather than listing many names.
15. ___In your resume you should mention what you dislike.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___status	**a.**	to announce; publicize; cail attention to something.
3.2. ___data	**b.**	foreign; was not born in the country.
3.3. ___shortcoming	**c.**	a brief report covering the main points.
3.4. ___style	**d.**	to collect; bring together.
3.5. ___summary	**e.**	a woman whose husband has died.
3.6. ___advertise	**f.**	legal condition; position.
3.7. ___history	**g.**	facts; figures; information.
3.8. ___alien	**h.**	clear and brief.
3.9. ___gather	**i.**	manner or way of expression in language.
3.10.___succinct	**j.**	an account of the past.
3.11.___widow	**k.**	something you are very good at; force.
3.12.___strength	**l.**	weakness; needs to be improved.
3.13.___accurate	**m.**	going to another country to live and work.
3.14.___immigration	**n.**	has something to do with the law.
3.15.___legal	**o.**	precise; correct.

Teacher's Guide

LESSON 6

THE JOB INTERVIEW

I. TEXT OVERVIEW

In this lesson students will learn the basics of the job interview and how to conduct themselves in an interview.

The students will understand about the importance of the interview and why a prospective employer places so much value upon such a meeting. Emphasis will be placed upon preparation, including the conversation to schedule the interview; obtaining the directions to the location of the interview; appearance, punctuality and preparation for the meeting.

In addition, students will learn the appropriate behavior expected of them during the interview, and will develop skills to be able to respond comfortably to the interviewer.

Finally, students will learn the proper follow-up to an interview, either through a telephone call or a letter.

II. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Attitude	How you feel about yourself and people whom you come into contact with. A "good attitude, " or "good feeling" helps make good impression.
Clean shaven	Hair cut neatly and beard or mustacheshaved closely to the skin.
Courteous	Being cheerful, friendly and respectful, and also **having manners**. "Please," "Thank you," "You're welcome" and Excuse me" are some examples of courteous words and expressions. Being courteous shows that you have a good attitude, and helps make a good impression.
Do your best	Try to do whatever you can to the best of your ability.
Dress code	What you should wear and what you should not wear.
Extra-curricular activities	Activities usually scheduled outside the **curriculum** and after school. Example: sports, club meetings, etc.
Eye contact	Looking straight into the eyes of the person you speak to.
First impression	People often form an immediate **opinion** about another person because of what they see in that person the first time. If, for example, a person is wearing dirty clothes the

	first impression may be that this person is dirty or untidy. Showing an employer that you are honest and **considerate** helps make a good "first impression."
Follow-up action	Action taken after completion of an event or task to **monitor** results for possible **corrective** action or support.
Follow instructions	Do exactly what you are told or **instructed** to do.
Grooming	The personal appearance or the look. In the job interview, grooming influences the first impression.
Having manners	Behaving well and being **respectful** to others.
In person	Physically present.
Interviewing process	The way the interview is **conducted**; the different steps by which an interview is conducted.
Job search process	The process or steps by which the search for job is conducted.
Pay scale	The listing of different salaries or wages based on the position, length of service, **qualification**, etc.
"Round-about"	Not directly; talking about something else before going to the subject or question.
Starting salary	The salary that you will receive after you start working.
To the point	Directly.
Well-groomed	Good **appearance** in terms of dress and look. Being "well-groomed" helps make a good first impression.
Well-prepared	Ready and able to perform a certain task.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations**;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion**;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 6

THE JOB INTERVIEW

I. OBJECTIVES:

In this lesson, you will learn about the interviewing process, and upon completion of this lesson, you should be able to:

1. understand the importance of a job interview;
2. schedule an interview;
3. present yourself effectively;
4. respond to a variety of questions commonly asked during a job interview.

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Appearance vẻ bề ngoài, hình diện
Argumentative cãi cọ, tranh luận
Attitude thái độ
Be over (to) hết, chấm dứt
Benefit quyền lợi có lợi
Bothersome làm khó chịu, làm phiền
Conduct (to) làm, đưa tới, điều khiển
Confidence tin
Considerate biết điều
Corrective sửa lỗi, sửa chữa
Courteous lễ phép, lịch sự
Curriculum chương trình học
Direction chỉ dẫn, đường hướng
Disagree (to) không đồng ý
Do (to) one's best cố hết sức
Document tài liệu
Double check (to) kiểm soát lần thứ hai
Duty nhiệm vụ
Encourage (to) khuyến khích
Extra-curricular ngoài các môn học, sau giờ học
Favorite ưa thích
Fidget (to) không thể đứng yên một chỗ
Follow-up (to) theo dõi
Formal trịnh trọng
Full-time cả ngày
Groom (to) quần áo chỉnh tề
Hobby môn giải trí
Honestly một cách thành thật
Instruction lời dậy, điều bảo làm
Interrupt (to) ngắt, làm gián đoạn
Interview (to) phỏng vấn
Interviewee người được phỏng vấn
Interviewer người phỏng vấn
Introduce giới thiệu
Monitor (to) theo dõi
Opinion ý kiến
Opportunity cơ hội
Part-time bán thời gian
Position chức vụ, địa vị
Pronounce (to) phát âm
Pronunciation cách phát âm
Qualification điều kiện
Quit (to) (L.6) bỏ (việc)
Reference người có thể cho chi tiết về người khác
Respectful kính trọng

Review (to) xem xét, nghiên cứu
Rush (to) vội vàng, gấp
Schedule (to) định giờ, xếp giờ
Slang tiếng lóng
Slouch (to) giáng đi nặng nề, vụng về
Spare (time) rảnh (thì giờ)
Straightforward thẳng (vào đề), thẳng thắn
Supervisor giám thị, xếp (người chỉ huy)
Truthfully một cách thành thực
Well-groomed ăn mặc chỉnh tề
Workplace nơi làm việc

III. THE JOB INTERVIEW

A. What Exactly is a Job Interview?

A job **interview** is a **formal** meeting between the job applicant (the **interviewee**) and the employer (the **interviewer**). Usually, the meeting will last about twenty minutes or half and hour. Sometimes, it will last longer, sometimes it will be a little shorter. The interview is the most important part of the **job search process**.

For the employer, the interview is the best way to find out what the job applicant is really like. After reading the job applicant's resume and cover letter, and after looking over the job applicant's job application form, the employer finally gets to meet the job applicant **in person**.

For you, the job applicant, the interview is very important because it gives you an **opportunity** to meet the person you may be working for. The interviewer will ask a number of questions about your background: education, work experience, skills, interests, **hobbies**, etc. After having answered all of these questions or if you are **encouraged** by the interviewer to ask any questions you might have about the job, including wages or salary and **benefits**, you might do so. At the end of the interview, do not forget to show the interviewer how much you want the job, and how well you will be able to serve the company.

B. Preparing for the Interview

In order to **do your best** at the interview, you must prepare yourself before the actual meeting or interview.

First, when the interview is **scheduled**, write down the exact time of the meeting. Next ask for **directions** to the place where the meeting will be held. Even if you think you know where the location is, **double-check** it. Write down the directions correctly to be certain that you are going to the correct address.

In addition to the resume and the properly completed job application, ask the contact person if he/she wants you to bring any additional **documents**.

Finally, find out the name of the person who will interview you. Make sure that you know how to **pronounce** his/her name properly. If you are not sure of the name, or the **pronunciation**, ask the person you are speaking with to repeat the name, and spell it out for you. Also ask the title or **position** of the person you are going to see.

The day before the interview, **review** the time of the interview, the location, the name of the person you will be meeting, and any additional documents which you have been asked to bring with you. Make sure to fill out a job application form, if you have been asked to do so, and have all of the information ready, including the names and addresses of your **references**.

Also, make certain that you know exactly where the meeting will be and how you will get there. Are you going to drive or take a bus or train? Maybe somebody is going to take you there. Think about what clothes you will be wearing, so that during the meeting you will look **well-groomed** and **confident.** Your **appearance** is also very important.

C. The Interview

Try and plan your day so that you will arrive at the interview about 5 or 10 minutes early. Arriving late or **rushing** in does not start the meeting off well.

When you finally meet the interviewer, **introduce** yourself and speak in a friendly but **respectful** manner. Do not use **slang** or **interrupt** the interviewer while he/she is speaking . Answer his/her questions **honestly** and with a voice which will make him/her believe that you want the job, and that you will be able to do well what will be asked of you. It is to your advantage to indicate that you are able to **follow instructions** from **supervisors,** and also indicate that for you to have a right **attitude** in the **workplace** is very important. There may be more than one interviewer. In that case, try to answer all their questions.

After the interview, whether or not you like the interviewer, or would like to work for the company , it is always a good practice to take some type of **"follow-up"** action. For example, if you were told to call back in a week, make certain to do just that. If you were told that someone would contact you, it would be a good idea to send a "thank you" letter" to the interviewer. This letter will show the interviewer that you are interested in working for the company, and it will also keep your name fresh in their minds as they decide whom they will hire.

If you have followed all of the above suggestions, you should feel confident and be **well-prepared** for any question they may ask you at the interview. The following are some of the questions commonly asked during the job interview.

D. COMMON INTERVIEW QUESTIONS

It will be very helpful if you look over these questions carefully, and think about how you would answer them well, to guarantee a successful job interview.

- "Why would you like to work for our company?"
- "Are you looking for a **full-time** or **part-time** position?"
- "Why do you think that you can do this job?"
- "Where have you worked in the past? Why did you **quit** those jobs?"
- "What were your **favorite** subjects in school? What were your least favorite subjects?"
- "Did you participate in any **extra-curricular** activities at school? If so, what were they?"
- "What would you like to do in five years? In ten years?"
- "Would you rather work alone or with others?"
- "What do you feel are your main strengths? What is your main weakness?"
- "What do you like to do in your **spare time**?"
- "What **starting salary** do you expect?"
- "Have you ever had any serious illnesses in the past?"
- "Do you smoke cigarettes?"
- "When can you begin to work?"
- "How did you become interested in this company?"
- "Are there any questions that you want to ask?"

IV. KEY WORDS AND/OR PHRASES FOR DISCUSSION

Attitude thái độ

Clean shaven cạo râu mặt mày sạch sẽ

Courteous lễ phép, lễ độ

Do your best cố hết sức mình
Dress code luật ăn mặc quần áo
Extra-curricular activities các hoạt động sau giờ học
Eye contact nhìn thẳng vào mắt
First impression cảm tưởng đầu tiên
Follow instructions theo lời chỉ dẫn, theo lệnh
Follow-up action hành động diễn tiếp và có tính cách theo dõi
Grooming ăn mặc chỉnh tề
Having manners ăn nói hành động chỉnh tề
In person đích thân
Interviewing process thể thức phỏng vấn
Job qualification điều kiện công việc đòi hỏi
Job search process cách thức kiếm việc làm
Pay scale mực độ tiền lương khác nhau
"Round about" đi lòng vòng, không đi thẳng vào đề
Starting salary lương bắt đầu
To the point đi thẳng vào đề
Well-groomed ăn mặc chỉnh tề
Well-prepared sửa soạn sẵn sàng

V. TIPS FOR A SUCCESSFUL JOB INTERVIEW

In order to have a successful job interview, you should remember:

* to fill out the job application as completely and as neatly as possible.
* to bring your resume' with you and attach it to the job application.
* to bring a small notebook and a pen with you to take notes.
* to go to the interview alone. If someone drives you to the interview, ask him/her to wait for you outside.
* that smoking, or using any type of tobacco product, or chewing gum during the interview does not give a good impression.
* that appropriate dress, **being clean shaven** and neatly combed hair give a good **first impression**. Dress appropriately for the job interview

and ask about the company's **dress code** when you schedule the interview.

* that body smell, including bad breath and certain perfumes, can turn off the interviewer and give him/her a bad "first impression" of you.

* that if you are standing, stand up straight. If you are sitting, sit up straight. Do not **slouch**.

* that crossing the legs, **fidgeting** around or moving too much can be **bothersome** to the interviewer.

* that whenever you speak to the interviewer, look directly at the interviewer and try to maintain **eye contact**.

* to speak clearly and with a pleasant voice.

* to answer all questions in a **straightforward** manner and **to the point.** Do not give "**round-about**" answers. Answer each question directly and as **truthfully** as possible.

* that if you **disagree** with the interviewer, do not express your disagreement, and do not be **argumentative**.

* to ask the interviewer to explain, if you do not understand anything that he/she says.

* that when the interviewer gives you an opportunity to ask questions, do ask about the exact **duties**, working hours, **pay scale**, benefits, or any questions you wish to ask.

* that after the interview is **over**, thank the interviewer for his/her time, and ask when you can expect to hear from him/her about the results of the interview.

SAMPLE OF A THANK-YOU LETTER

January 1, 1993

Mr. Jack Smith
Personnel Director
Sporting Goods, Inc.
20 Shippers Avenue
Philadelphia, PA 19132

Dear Mr. Smith:

I really appreciate the interview that you gave me on Thursday, December 24, 1992. I now have a much better understanding of the type of business Sporting Goods, Inc. does, and the kind of work I will be doing for your company. I am certain that I will enjoy working for your company.

Thank you for your time and consideration. I hope I will hear from you soon concerning your decision about the position I was interviewed for.

Very truly yours,

Sin Chhay

V. TESTS

1. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

__The dress you wear for the job interview can be important. (T)

1.1.___ You will make a good first impression if you are shy when you introduce yourself.
1.2.___ The interviewer might think that you have something to hide if you do not look straight into his/her eyes.
1.3.___ A good first impression helps make the job interview successful.
1.4.___ Grooming is not really important. An interviewer does not necessarily care how you look.
1.5.___ It does not matter if you are late for the interview.
1.6.___ You should not ask any questions at the job interview.
1.7.___ The job interview is the most important part of the job search process.
1.8.___ You should interrupt the interviewer if you wish to argue with him/her.
1.9.___ Preparation for the job interview helps make it a success.
1.10.___ It is always a good idea to bring a copy of the resume to the job interview.

2. Complete each of the sentences, using the best words or phrases below.

introduce	**training in computers**	**eye contact**
a degree	**extra-curricular activities**	**well-groomed**
"roundabout"	**pay scale**	**follow-up**
starting salary	**well-prepared**	**to-the-point**
confidence	**benefits**	**appearance**

Example:

At the job interview you should always maintain _____.
(eye contact)

2.1. _____ and _____ are examples of qualifications.

2.2. When you _____ yourself, you must tell the interviewer your name.

2.3. If you spend time to get ready for the job interview, you will be _____ for it.

2.4. Job interviewers do not seek _____ answers, therefore you should answer their questions _____.

2.5. _____ are what you do outside the classroom and usually after school such as sports.

2.6. Being _____ and having a good _____ helps make a good impression at the job interview.

2.7. The _____ is what you will be paid when you start working.

2.8. The _____ tells you different salaries or wages based on qualifications, length of service and training, etc.

2.9. Besides salaries, you might ask the job interviewer the _____you will receive for the job you are applying for.

2.10._____ makes you feel good and comfortable with yourself.

3. Circle the best answer.

3.1. A job interview is a formal meeting between:

a. the applicant and the counselor.
b. the applicant and the prospective employer.
b. the applicant and his friend who helps him get a job.
c. the applicant and the representative of the newspaper.

3.2. The job interview is:

a. the most important part of the job search process.
b. the opportunity for the employer to find out what the job applicant is really like.

c. a good opportunity for the applicant to impress the employer.
d. all of the above.

3.3. At the interview the interviewer will:

a. ask questions about your personal life.

b. ask questions about your educational background, skills and work experience.
c. ask questions about your family and friends.
d. ask questions about your country.

3.4. Before the job interview:

a. you should read your resume.
b. your should practice speaking English.

c. you should prepare yourself for the interview.
d. you should tell your friends about the interview.

3.5. The job interview gives the applicant a good opportunity:

a. to meet a nice employer.
b. to meet the person you may work for later.
c. to improve your English.
d. request whatever you want.

3.6. For the interview, it is okay to:

a. be late for the interview.
b. dress yourself any way you want.
c. smoke a cigarette.
d. None of the above.

3.7. At the interview, you may:

a. ask questions about the job you are applying for.
b. ask questions about the salary and benefits.
c. ask any questions about the expectations of the company.
d. all of the above.

3.8. It is always a good idea to:

a. take some type of follow-up actions.
b. indicate to the interviewer that you have no problem getting a job.

c. tell the interviewer that you do not really need a job.
d. interrupt the interviewer whenever you want.

3.9. As a preparation for the job interview and if it is possible, you should:

a. find out the name of the interviewer.
b. learn to pronounce the name of the interviewer.
c. ask the title of the interviewer.
d. all of the above.

3.10. Before the job interview, the prospective employer may ask you:

a. to bring additional documents.
b. to fill out a job application.
c. to bring the names and addresses of references.
d. all of the above.

4. STUDENT INTERVIEW EVALUATION

In this exercise, as the students and the instructor act out an interview, the students are asked to judge their fellow student's performance on a scale of 1 to 5 , with 1 being the lowest possible score and 5 the best score.

_____ 1. Was the applicant dressed neatly?

_____ 2. Was the applicant on time or was he/she late for the interview?

_____ 3. Did the applicant speak to the receptionist or the secretary to let someone know they he/she had arrived for the interview?

_____ 4. Did the applicant have the necessary documents for the interview such as his/her diploma, school transcript or resume'?

_____ 5. Did the applicant have confidence in his or herself?

_____ 6. Was the applicant courteous?

_____ 7. Were all of the questions asked by the interviewer answered promptly and accurately by the applicant?

_____ 8. Did the applicant interrupt the interviewer?

_____ 9. Did the applicant thank the interviewer at the end of the interview?

_____ 10. Did the applicant say good-bye to the interviewer, and the other people in the office?

Other comments: _____

_____

_____

Teacher's Guide

LESSON 7

SOCIAL SECURITY AND COMPLETING THE W-4 FORM

I. TEXT OVERVIEW

In this lesson, students will examine the basic rules governing social security, and how to complete the necessary forms associated with the social security laws.

Students will also learn about the benefits offered by the system, and how to complete an application requesting a social security number if they do not have one.

Thereafter, students will examine the W-4 tax withholding form which must be completed before they start a new job. An explanation of the actual form and the various words or phrases found on the form will be presented. Students will then practice how to complete this form. Furthermore, discussions will focus on the various decisions which must be made by an individual before completing the form, and the impact it will have on his/her net pay.

II. KEY WORDS AND/OR PHRASES FOR DISCUSSION

As soon as possible	As quickly as you can; without hesitation.
Account	Record of business transactions
Bank account	A bank record of deposits and withdrawals
Cash benefit	Assistance by payment of money.
Eligibility	Qualification; fitness; acceptability.
Health insurance trust fund	An account set up to provide health care benefits.
Internal Revenue Service (IRS)	A federal government agency that collects income and social security taxes.
On behalf (of)	In the name of; as a representative of; for.
Social security	Benefits provided by society.
Social Security Administration	A federal government agency in charge of social security.
Social security account	A record of social security contributions of an individual.

Take-home money/pay	The amount of money one brings home after taxes.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations**;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion**;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 7

SOCIAL SECURITY AND COMPLETING THE W-4 FORM

I. OBJECTIVES:

Upon completion of this lesson, you will be able to understand:

1. the **social security system** in the United States;
2. the **eligibility** for social security benefits;
3. the tax **withholding** process;
4. how to fill out the tax **withholding** form known as the W-4 form;

II. KEY WORDS AND THEIR THEIR TRANSLATIONS

Account trương mục ngân hàng
Administer (to) cho (bài thi), điều khiển, trông nom
Allowance được phép trừ
Benefit quyền lợi, có lợi
Bill đạo luật
Circumstance hoàn cảnh
Claim (to) xin được hưởng
Collect (to) thâu, lấy
Contribute (to) đóng góp
Contribution phần đóng góp
Credit (to) được điểm
Dependent người sống dựa vào người khác
Deposit bỏ tiền vào nhà băng
Disabled tàng tật
Earner người kiếm tiền
Earning tiền kiếm được
Eligibility sự đủ điều kiện
Eligible đủ điều kiện
Exception ngoại trừ
Expense phí tổn
Federal thuộc về chính phủ liên bang
Fund quĩ
Health y tế, sức khỏe
Identification nhận biết, căn cước
Income lợi tức, tiền kiếm được
Insurance bảo hiểm
Legal luật pháp, hợp pháp
Medical y tế
Payroll tiền lương
Portion phần, đoạn
Spouse vợ hay chồng
System hệ thống
Trust quĩ
Withhold (to) giữ lại (thuế)

III. THE SOCIAL SECURITY SYSTEM AND THE W-4 FORM

A. THE SOCIAL SECURITY SYSTEM

During the working years, practically every American with an **income** has to pay the **social security** tax. His/her employer also has to pay the same amount of tax **on his/her behalf**. The U.S. government agency which **collects** and **deposits** this tax in special **funds** is the **Internal Revenue Service,** commonly known as the **IRS**. The **benefits** generated from the funds will be paid to the tax payer and/or his/her family at a later day when they become **eligible**. The more the tax payer **contributes** during the working years, the bigger the monthly **cash benefit** will be.

The following are some of the **circumstances** in which the person will be eligible for social security benefits:

1. when he/she is retired at 62 years of age or older;
2. when he/she becomes **disabled** and can no longer work;
3. when he/she dies. In this case, his/her eligible family members (**spouse** and children under the age of 18) will collect the benefits.

The purpose of social security benefits is to replace part of the lost **earnings** and help support the eligible individual(s). **The Social Security Administration,** a **federal** agency, decides the **eligibility** and **administers** the social security funds.

One **portion** of the **contribution** the working person makes goes into a separate **health insurance trust fund**. This fund will help pay health care costs such as hospital **bills**, doctor's bills and other **medical expenses.**

B. THE W-4 FORM or EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE

When you begin to work at a new job, you will always be asked to fill out a W-4 form, or the Employee's Withholding Allowance Certificate. This **legal** form will enable your new employer to **withhold** from your pay the appropriate monies for social security and income taxes that every income **earner** in the United States has to pay. There are **exceptions**. The amount of money which is deducted from the pay will be recorded with the government using your social security number. The social security portion of the tax withholding will be used to pay social security benefits to the tax payer or his/her family later on.

If you do not have a social security number, you should apply for it **as soon as possible**. But why must you have such a number?

Once you have applied for and received your social security number, this number will stay with you until you die. Every where you work, the employer will

ask you to fill out the W-4 form which requires, among other things, your social security number. In this way, when your employer deducts social security tax from your **earnings**, it will be **credited** to your **social security account.** This account is identified by your social security number. The social security number can also be used as an **identification** number (ID) in many situations, such as **payroll**, school registration, **bank account**, etc.

It is also very important that you complete and understand the W-4 form properly. Your **take-home money** (earning after all taxes) depends on how many **dependents** or **allowances** you **claim** on the W-4 form. Generally, the more dependents you claim the more money you will receive in your paycheck. However, be certain that the number of dependents is correct, because if you have made a mistake on this form, at the end of the year, the government may require you to pay an additional amount of tax to correct a mistake you have made. If you cannot or do not know how to fill out the W-4 form, get help from your employer, teacher, counselor, relative or friend.

The following is a copy of the W-4 form for your study and practice:

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No. 1545-0010
1993

1 Type or print your first name and middle initial — Last name

2 Your social security number

Home address (number and street or rural route)

3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate.
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

City or town, state, and ZIP code

4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information . . . ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the worksheets on page 2 if they apply) . | 5 |

6 Additional amount, if any, you want withheld from each paycheck . . . . . | 6 | $

7 I claim exemption from withholding for 1993 and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter "EXEMPT" here . . . . . ▶ | 7 |

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ **Date** ▶ , 19

8 Employer's name and address (Employer: Complete 8 and 10 only if sending to the IRS)

9 Office code (optional)

10 Employer identification number

Cat. No. 10220Q

IV. KEY WORDS AND/OR PHRASES FOR DISCUSSION

As soon as possible càng sớm càng hay
Account trương mục (ngân hàng)
Bank account trương mục ngân hàng
Cash benefit quyền lợi được cung cấp tiền
Eligibility sự đủ điều kiện
Health insurance trust fund quỉ bảo hiểm sức khỏe
Internal Revenue Service (IRS) Sở Thuế Vụ
On behalf (of) nhân danh
Social Security Administration Sở An Ninh Xã Hội
Social security an ninh xã hội
Social security account trương mục an ninh xã hội
Social security an ninh xã hội
Take-home money lợi tức sau khi trả thuế

V. TESTS

1. Circle the best answer.

Example:

Take-home money:

a. is the money you earn before taxes.
b. is your monthly salary.
c. includes social security contribution.
d. is the amount of money after all taxes and contributions have been deducted. **(Best anwer)**

1.1. Practically every American with an income:

a. can buy a house.
b. is lucky to have a job.
c. must thank the employer for the job.
d. must pay social security tax.

1.2. The employer has to:

a. pay the same amount of social security tax as the employee.
b. collect the social security tax **on behalf of** the government.

c. pay social security tax to the IRS.
d. all of the above.

1.3. The IRS is:

a. an employment agency.
b. a federal agency.
c. a state agency.
d. a local agency.

1.4. The IRS stands for:

a. International Revenue Service.
b. International Reference Service.
c. International Reading Society.
d. Internal Revenue Service.

1.5. A person becomes eligible for social security benefits:

a. when he is retired at the age of 62.
b. at the age of 62.
c. when he does not want to work.
d. when he applies for it.

1.6. The Social Security Administration is:

a. a part of the IRS.
b. a federal agency which administers the social security funds.
c. employed by your employer.
d. all of the above.

1.7. The Social Security Administration:

a. decides the eligibility for social security benefits.
b. decides the amount of income tax of the employer.
c. decides how much you have to pay for your income tax.
d. administers federal income tax.

1.8. The W-4 Form:

a. contains information about jobs.
b. is the employer's withholding allowance certificate.
c. is the employee's withholding allowance certificate.
d. none of the above.

1.9. Your social security tax withholding:

a. will be used to pay social security benefits to you when you become eligible.
b. will be used to pay social security benefit to the employer.
c. is necessary because the federal government needs money to pay for its services.
d. all of the above.

1.10. The W-4 form determines:

a. your income after tax.
b. how much your employer has to pay you every month.
c. when you will receive social security benefit.
d. how often your employer pays you.

2. Fill in each of the blanks with the best word below.

claim	**earnings**
withhold	**dependents**
social security	**collects**
benefits	**disabled**
identification	**insurance**
contribute	**legal**
credited	**payroll**

Example:

If she is 62 or over, she can _____ social security benefits. (Best answer: collects).

2.1. Your take home pay depends on how many _____ or allowances you _____.

2.2. The Internal Revenue Service_____ the tax withholdings from the employer and deposits the _____ tax in special funds.

2.3. Your employer will _____ from your pay the appropriate amount of money for social security and income taxes.

2.4. Your employer will deduct social security tax from your _____.

2.5. When you retire at 62 years of age or older, or if you become _____ and can no longer work, you may receive_____ from Social Security.

2.6. Income earners have to _____ to Social Security funds for future benefits.

2.7. Health _____ is used to pay for health care costs.
2.8. The W-4 form is a _____ form.

2.9. Your social security tax is _____to your social security account.

2.10. If you work for a company and get pay, you are on its _____.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___ spouse	a. husband or wife.
3.2. ___ administer	b. payments or services provided in case of disability, sickness or retirement.
3.3. ___ eligible	c. something to do with the central government.
3.4. ___ income	d. to place money in a bank.
3.5. ___ deposit	e. cost.
3.6. ___ expense	f. to be in charge or manage.
3.7. ___ payroll	g. based on the law.
3.8. ___ benefits	h. to pay for a purpose such as social security tax.
3.9. ___ account	i. qualified.
3.10.___federal	j. money earned.
3.11. ___contribute	k. list of employees receiving wages or salaries.
3.12. ___legal	l. a bank record of deposits and withdrawals.
3.13.___disabled	m. request; ask for.
3.14. ___IRS	n. a federal government agency collecting taxes.
3.15. ___apply for	o. unable to work or perform certain tasks.

Teacher's Guide

LESSON 8

READING THE W-2 STATEMENT

I. TEXT OVERVIEW

In this lesson, students will examine the W-2 statement and the information it contains.

Initially, students will learn about the general purpose of the W-2 statement and its relationship to the student's paycheck. Thereafter, students will examine specific numbered boxes to understand the figure in each box, and determine if the deductions from the paychecks throughout the year are properly summarized on the W-2 statement.

II. KEYS WORDS AND/OR PHRASES FOR DISCUSSION

Earnings	Income, what you make on your job or business.
Employer's Identification Number (EIN)	This number is given to each employer for identification purposes.
F.I.C.A.	Federal Insurance Contributions Act which requires contributions from employees and employers for social security benefits.
Internal Revenue Service (Also known as the I.R.S.)	A federal agency in charge of collecting income and social security taxes.
Medicare	Health care program paid for by the U.S. government.
Medicare benefits	Health care benefits provided by the U.S. government.
Non-taxable	You do not have to pay tax.
On your behalf	In your name and for you.
Pension plan	A plan of contributions for the purpose of retirement.
Salary vs. wages	Salary is usually calculated on a monthly or yearly basis, but wages are paid on an hourly basis.
Special purposes	Specific reasons
Tax return	The declaration of income, expenses and deductions for tax purposes. Each individual with an annual income exceeding a certain amount of money has to file the tax return each year. The deadline for filing the tax return is April 15. Filing after this date is subject to heavy penalty and interest.

Title	Name; headline.
Unemployment compensation	The benefit received as a result of unemployment.
W-2 Wage and Tax Statement	A summary of earnings and deductions for one year from January 1 to December 31.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 8

READING THE W-2 STATEMENT

I. OBJECTIVES:

In this lesson you will **examine** the **W-2 Wages and Tax Statement,** known as the **W-2 Form** or **W-2 statement,** and upon completion of the lesson you should be able to:

1. Understand the **purpose** of the W-2 statement;
2. Understand the information on the W-2 statement;
3. Know what to do with the many copies of the W-2 statement that you receive from your employer every year.

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Compensation bồi thường, trợ cấp
Deduct (to) trừ
Earnings lợi tức, tiền kiếm ra
Examine (to) xem xét
File (to) làm đơn
Income lợi tức, tiền kiếm ra
Insurance bảo hiểm
Medicare chương trình trợ giúp y tế
Pension tiền hồi hưu
Purpose mục đích
Record sổ sách
Retirement hưu trí
Subject chủ đề
Switch (to) chuyển qua
Taxable bị đánh thuế
Title (to) gọi là, danh hiệu
Tip tiền thưởng
Title đề mục
Unemployment thất nghiệp
Withhold (to) giữ lại

III. READING THE W-2 FORM

As you have already learned, each time you are paid, your employer is required to **withhold** certain taxes from your paycheck. These taxes are based upon the information you provided on your W-4 form. They include the withheld taxes known as **F.I.C.A** (social security tax), federal tax, state tax and local tax (city, town, etc.). **On your behalf,** the employer then has to pay these taxes to different government agencies: the social security, **Medicare** and federal taxes go to the **Internal Revenue Service,** a federal agency also known as the **I.R.S.,** the state tax goes to the state and the city tax to the city. But at the end of each year it would be very difficult to remember how much money your employer has **deducted** from your paychecks, especially if you **switch** jobs.

The **W-2 Wage and Tax Statement** commonly known as the W-2 form is the form which shows all the deductions. The law requires each of your employers (if you work for more than one employer) to give you a W-2 form by the end of January each year. Among other things, this form contains the name of your employer, your name, your social security number and your address. On this W-2 form your employer also provides you with all of the important information about how much you were paid during the past year and how much your employer deducted from your **earnings** for different taxes (social security, Medicare, federal, state, local, etc.).

Your employer must give you more than one copy of the W-2 form. This is because when you **file** your **tax returns** you must send, along with these returns, one copy to the I.R.S., one copy to the state government and one copy to the local government such as the city or the town where you work. Finally, one of the copies will be for your **records**.

You will also notice different dollar amounts listed in different boxes on the form. The **title** of each box tells you what the amount is for.

Box #10, **titled** wages, **tips**, and other **compensation**, represents the total amount of your **income** for the year. To get the total withholdings, you add the following boxes: **Box (9) Federal income tax withheld, Box (11) Social security tax withheld, Box (15) Medicare tax withheld, Box (18) Other, Box (24) State income tax**, and **Box (27) Local income tax withheld**. **Box (12) Social security wages** tells you the amount of your earnings that is **taxable** for social security benefits. **Box (14) Medicare wages and tips** lists the amount of earnings that is taxable for **Medicare benefits**. Please notice that the amount listed in **Box (21) Local wages, tips,** etc. is not necessarily the same as the amount listed in box (10) because a certain amount of money from your income has been withheld by your employer for **special purposes** such as your **pension plan** or health **insurance**. This withheld money is **non-taxable**. The following is a sample of the W-2 form for you to examine:

IV. KEYS WORDS AND/OR PHRASES FOR DISCUSSION

Employer's Identification Number (EIN) số căn cước của chủ nhân
Earnings lợi tức, tiền kiếm ra
F.I.C.A. thuế an ninh xã hội
Internal Revenue Service (IRS) Sở Thuế Liên Bang
Medicare chương trình trợ giúp y tế
Medicare benefit quyền được hưởng trợ giúp y tế
Non-taxable không phải trả thuế
On your behalf nhân danh qui vị
Pension plan chương trình hồi hưu
Salary vs. wages lương tháng khác lương giờ
Special purposes mục đích đặc biệt
Tax return tờ khai thuế
Unemployment compensation tiền thất nghiệp
W-2 Wage and Tax Statement bản liệt kê lợi tức và đóng thuế

PRESENTATION OF THE W-2 FORM

The employee must include a copy of the W-2 form when he/she mails his tax return to the IRS, to the state or to the local government. Also he/she keeps one copy for himself/herself. On the W-2 form, one finds important information printed in numbered boxes (all W-2 forms from all employers are numbered in the same way). The following is the discussion of the most important boxes:

Box 2: Employer's Name, Address, and Zip Code

Box 3: **Employer's Identification Number** - Every employer must have an identification number. This number is given by the IRS.

Box 5: Employee's Social Security Number

Box 9: Federal Income Tax Withheld - The taxes taken out of the employee's income and paid directly to the IRS.

Box 10: Wages, Tips, Other Compensation - The total amount of money earned by the employee.

Box 11: Social Security Tax Withheld - The taxes taken out of the employee's income to pay social security benefits and support insurance programs for people 65 and older.

Box 12: Social Security Wages - The maximum amount of the employee's income that can be taxed to pay for social security benefits.

Box 14: Medicare Wages and Tips - The total amount of earnings that can be taxed for Medicare benefits.

Box 15: Medicare tax withheld - The total tax withheld for Medicare benefits.

Box 18: Other - Other deductions such as **retirement, unemployment compensation** tax, etc.

Box 23: Benefits included in Box 10 - Benefits other than earnings. These benefits are taxable.

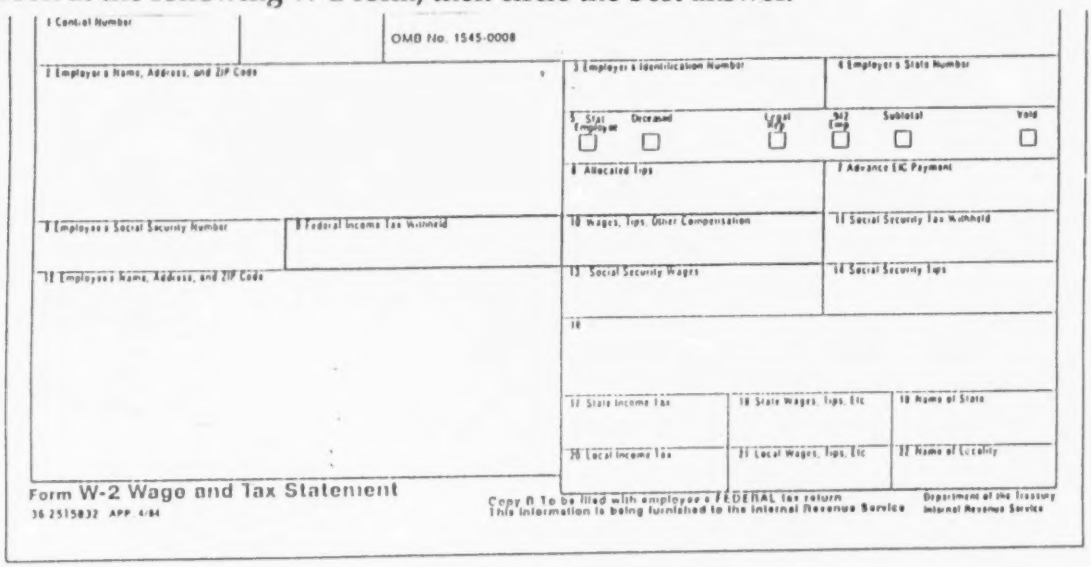
Box 24: State Income Tax - Total state tax withheld.

Box 25: State Wages, Tips, etc. - Total earnings **subject** to state tax.

Box 27: Local Wages, Tips, etc. - Total local tax withheld.

TESTS

1. Look at the following W-2 form, then circle the best answer.


1 Control Number
OMB No. 1545-0008
2 Employer's Name, Address, and ZIP Code
3 Employer's Identification Number
4 Employer's State Number
5 Statutory Employee
Deceased
Legal Rep.
942 Emp.
Subtotal
Void
6 Allocated Tips
7 Advance EIC Payment
8 Employee's Social Security Number
9 Federal Income Tax Withheld
10 Wages, Tips, Other Compensation
11 Social Security Tax Withheld
12 Employee's Name, Address, and ZIP Code
13 Social Security Wages
14 Social Security Tips
16
17 State Income Tax
18 State Wages, Tips, Etc.
19 Name of State
20 Local Income Tax
21 Local Wages, Tips, Etc.
22 Name of Locality
Form W-2 Wage and Tax Statement
36-2515832 APP. 4/84
Copy A To be filed with employer's FEDERAL tax return
This information is being furnished to the Internal Revenue Service
Department of the Treasury
Internal Revenue Service

Example:

How much is the employee's state income tax?

a. $67.25
b. $75.00
c. $57.16 (Correct answer)
d. None

1. 1. What is the employee's Social Security Number?

a. 32-5551212
b. 800-11-1234
c. 787-88-6666
d. None of the above.

1.2. What is the employer's name?

a. W-2 Wage
b. Paul Cox
c. John's Grocery Store
d. None of the above.

1.3. How much social security tax was withheld?

a. $220.00
b. $ 2,500.00
c. $75.00
d. All of the above.

1.4. The employer's identification number is:

a. 5-2340
b. 32-5551212
c. 100 First St.
d. None of the above.

1.5. What is the Federal income tax withheld?

a. None
b. $2,500.00
c. $230.00
d. $220.00

1.6. What is the employer's state number?

a. 510
b. 5-2340
c. 787-88-6666
d. I do not know.

1.7. What is the employee's total income?

a. $2,500.00
b. $25,000.00
c. $220.00
d. $2,200.00

1.8. What are the social security wages?

a. $2,500.00
b. $75.00
c. $220.00
d. I do not know.

1.9. What is the employee's local income tax?

a. $230.00
b. $220.00
c. $75.00
d. None of the above.

1.10. What is the employee's zip code?

a. 19141
b. 19022
c. 19001
d. 19023

2. Circle the best answer.

Example:

The W-2 Wage and Tax Statement:

a. is known as the W-2 form. **(Best Answer)**
b. shows the monthly salary.
c. is not an important document.
d. lists the name of your bank.

2. 1. The money paid for the job done for the entire year is called:

a. income tax
b. wage
c. tip
d. salary

2.2. When will you receive the W-2 form?

a. every month.
b. every two weeks.
c. by the end of January each year.
d. none of the above.

2.3. The W-2 form copies are given to the employee so that he/she:

a. can file the tax return.
b. understand his/her total earning and deductions.
c. can keep a record of total earning and deductions for the year.
d. all of the above.

2.4. The W-2 form contains information about the total withholdings for:

a. the F.I.C.A. tax.
b. the local tax.
c. the Medicare tax.
d. all of the above.

2.5. The employer is required by law to give you:

a. a salary increase every six months.
b. the W-2 form copies every year.
c. good recommendations for your job.
d. tips.

3. **Fill in each of the blanks on the left column with the best answer on the right column.**

3.1. ___ payment to an unemployed worker	a. salary
3.2. ___ a declaration of income, expenses and deductions for tax purposes.	b. pension
3.3. ___ pay on an hourly basis.	c. unemployment compensation
3.4. ___ a statement of income and deductions needed for tax return.	d. tax return
3.5. ___ you lost your job and do not work.	e. wages
3.6. ___ you are over 62 and do not work	f. retirement

anymore.

3.7. ___	a fixed sum of money paid regularly to a person during his retirement.	g.	unemployment
3.8. ___	that can be taxed.	h.	taxable
3.9. ___	money given as an appreciation for a particular service or reason such as in restaurants or hotels.	i.	tip
3.10. __	pay calculated on a monthly or yearly basis.	j.	W-2 form

Teacher's Guide

LESSON 9

READING A PAYCHECK

I. TEXT OVERVIEW

In this lesson, students will learn how to read and interpret the standard paycheck and stub.

Initially, students will examine how their total pay is calculated. Examples will include flat salaries as well as hourly rates.

Thereafter, students will look at the concepts of gross pay, net pay and the various deductions. Each deduction will be discussed, so that the students understand the purpose of each deduction, and the benefits derived from the deductions.

I I. KEYS WORDS AND/OR PHRASES FOR DISCUSSION

A lot of	Much; many; plenty.
Consist of (to)	Composed of; made up.
Department	Division, section. For example: accounting department.
Gross pay	Pay **before** taxes and deductions.
Net pay	Pay **after** all taxes and deductions.
Overtime (OT)	Time in excess of 40 hours a week.
Overtime rate	The amount of money paid to the employee for each hour over 40 hours a week. The overtime rate is usually 1.5 times the regular hour rate. For example, if the regular hourly rate is $6.00, the overtime rate is $9.00.
Paycheck	check in payment of wages or salary.
Payroll check	check issued to pay salaries or wages.
Pay period	The amount of time from the first to the last day of the period for which you are paid. It can be one week, two weeks, or a month.
Pay stub	The part of the check that contains information about earnings, deductions, pay rate, gross income, net income, etc.
Regular hourly rate	The amount of money paid per hour if you do not work more than 40 hours a week.
Regular time	Time within 40 working hours a week.
Year to date	From the beginning of the year to now.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 9

READING A PAYCHECK

I. OBJECTIVES:

In this lesson, you will examine the information contained on the paycheck and **pay stub**, and upon completion of this lesson you will be able to:

1. identify the various **items** found on the pay stub;
2. understand the various **deductions** listed on the pay stub;
3. determine how **gross** and **net** pays are calculated;
4. understand the importance of reviewing each paycheck and maintaining records of previous **pay periods.**

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Amount số lượng
Calculate (to) tính
Cash (to) lĩnh tiền chi phiếu
Check kiểm soát, chi phiếu
Current hiện tại, hiện nay
Deduction trừ
Department bộ, ban, phân khoa
Gross lợi tức, tiền trước khi trừ thuế
Hourly tính theo giờ
Insurance bảo hiểm
Item món, khoản, mục
Net (lợi tức, tiền) trước khi trừ thuế
Paycheck chi phiếu lương
Period đọan thời gian
Retirement hồi hưu
Salary tiền lương
Savings tiết kiệm
Stub cuống giấy
Voluntary tự nguyện, xung phong

III. READING A PAYCHECK

Each time you receive a **paycheck**, also known as **payroll check**, you also receive a pay **stub**. The pay stub contains **a lot of** very important information. It describes how your employer **calculated** the **amount** of your paycheck. It also lists the total amounts of earnings and **deductions** for each particular period called the **pay period,** and also from the beginning of the year to the date of the paycheck. The pay period can be one or two weeks. Since the information is contained in the paycheck, it is necessary that you understand exactly what all of this information means.

In most cases, your paycheck **consists of** two (2) parts: the actual **check,** and the pay stub. This check represents the amount of money available to you after all the deductions during the pay period. The amount on your check is your **net pay.** You can **cash** the paycheck by presenting it to a bank or a cashing place, or you can deposit it in your bank account. In both cases, you have to sign or endorse the check by putting your signature on the back of the check.

When you cash the paycheck, the bank or check cashing place does not need the pay stub. However, you should keep the pay stub because it contains a lot of very important information about your earnings and all deductions. This information helps you understand how your net pay was **calculated.**

In examining the pay stub, you should first examine it to see if the proper amount for the current pay period has been paid to you.

To **calculate** your current net pay, you must first determine what your current **gross pay** should be. If you are paid on an **hourly** basis, you must multiply the number of hours worked during the pay period by the pay rate per hour. For example, if your **pay period** is one week, and if you worked forty (40) hours, and your **regular hourly rate** is six (6) dollars per hour, then your gross pay will be calculated as follows:

Gross pay: 40 hours x $6.00 = $240.00

If you work more than forty (40) hours during the week, you are entitled to **overtime** pay. The hourly **overtime rate** is higher than your regular hourly rate. The overtime rate can be as much as 50% higher than the regular rate. This rate is called "**time-and-a-half.**" For example, if you get $10 an hour at the regular rate, your overtime rate can be as high as $15.00 an hour. However, overtime pay only applies to the number of hours exceeding 40. In other words, if you worked a total of 45 hours during the week, the overtime rate only applies to 5 hours, and the other 40 hours will be paid at the regular rate. The following calculations will demonstrate the point discussed here:

40 hours x $10.00 an hour = $400.00 (regular pay rate)
5 hours x $15.00 an hour = 75.00 (overtime rate)

Total earning: $475.00

If you are paid the same amount each pay period, it is not necessary to perform any type of calculation to figure your gross pay, which is usually referred to as your "**salary.**"

In either case, in order to determine your net pay, you must subtract all of your **current deductions** from your gross pay. These current deductions are all of

the different taxes, social security withholding, and any other deductions such as **insurance, savings** or **retirement** that are deducted from your gross pay. This result will be your net pay, and you should make certain that this same amount is on the front of your paycheck, written out in words and in numbers.

The other information represents the total amount which you have been paid during the year. This information is called **"year to date"** information. The year to date information includes the totals of all of your income and deductions, both individually and in total for the year. Although some of the calculations, such as the various taxes, may be difficult for you to calculate, in most cases it is easier to total the other **items** such as insurance or savings deductions. Since these deductions are usually **voluntary** and of great value to you and your family, it is important that you review these calculations on each pay stub.

It can also be very helpful if you keep the pay stub from each one of your paychecks. You should find a safe place in your home, and keep the stubs in good order. In this way, should you ever find a mistake in your pay or deductions, it will be easier to explain the mistake to your employer with the use of your previous pay stubs as examples.

I V. KEYS WORDS AND/OR PHRASES FOR DISCUSSION

A lot of nhiều
Check stub cuống chi phiếu
Consist of (to) gồm có
Current earnings lợi tức trong đoạn thời gian hiện nay
Employee number số của mỗi công nhân
Gross pay lương trước khi trừ thuế
Net pay lương sau khi trừ thuế
Overtime (OT) giờ phụ trội, giờ làm quá 40 giờ một tuần lễ
Overtime rate giá biểu, mực độ giờ phụ trội
Paycheck chi phiếu lương
Payroll check chi phiếu lương
Pay period khoảng thời gian mỗi kỳ lương
Pay rate giá biểu, mực độ tiền lương
Pay stub cuống ghi chi tiết các khoản tiền lương và khấu trừ
Period beginning bắt đầu đoạn thời gian
Period ending chấm dứt đoạn thời gian
Regular hourly rate gia biểu mỗi giờ thường xuyên

Regular time giờ làm việc thường xuyên
Time-and-a-half trả gấp rưỡi (150%)
To the order of trả cho
Year to date deductions tổng cộng tiền trừ từ đầu năm tới nay
Year to date earnings tổng cộng lợi tức từ đầu năm tới nay
Year to date từ ngày bắt đầu làm việc hay từ đầu năm tới nay
Year to date net pay tổng cộng lợi tức sau khi trừ thuế từ đầu năm tới nay

PRESENTATION OF A PAYCHECK

The following is a sample of a paycheck and a pay stub:

PAY STUB

TODCO No. 1699

EMP NO & CODE	EMPLOYEE NAME	SOCIAL SECURITY NO	PERIOD BEG	PERIOD END	1699 CHECK NO

EARNINGS	HRS./UNITS	CURRENT AMOUNT	YEAR TO DATE	DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE
Regular Time				Federal W.H. Tax F.I.C.A. State W.H. Tax Insurance		

PAY RATE	CURRENT EARNINGS	CURRENT DEDUCTIONS	NET PAY	YEAR TO DATE EARNINGS	YEAR TO DATE DEDUCTIONS	YEAR TO DATE NET PAY

PAYCHECK

TODCO 56-542/423 CHECK No. 1699

12 Second St.
City, Minn.

MY BANK
City, Minn.

DATE AMOUNT

PAY

TO THE ORDER OF

⑆271172754⑆ 9-006240-7⑈

Paycheck

The following are terms and phrases commonly found on the pay check:

1.	**TODCO**	Name of the company (employer).
2.	**"To the order of"**	The name of the person who is entitled to cash the check.
3.	**Pay**	The amount of the check (net income).
4.	**Logan Bank**	The name of the bank.
5.	**No.**	Check number.
6.	**Date**	Date when the check was issued.
7.	**Amount**	Amount of the check; same as net income.
8.	**Signature**	Signature of an official of the company (employer) who is authorized to sign the check.

Pay stub

The following are terms and phrases commonly found on the pay stub:

1.	**Pay rate**	Amount you earn per hour.
2.	**Current earnings**	Total amount of money you made from the first day to the last day of the pay period. The pay period can be one week, two weeks or a month.
3.	**Current deductions**	Total amount of money taken from your income from the first day to the last day of the pay period for taxes and/or other purposes.
4.	**Net pay**	Total amount earned after deductions (take-home pay).
5.	**Year to date earnings**	Total amount of earnings from the beginning of the year to the end of the current pay period.
6.	**Year to date deductions**	Total amount of deductions from the beginning of the year to the end of the current pay period.
7.	**Year to date net pay**	Total amount of earnings after deductions (or take-home pay) from the beginning of the year to the end of the current period.
8.	**No.**	Check stub number; same number as on the check.
9.	**Check number**	The number of the check (1699).
10.	**Period Ending**	The last day of the pay period.
11.	**Period beginning**	The first day of the pay period.
12.	**Social Security No.**	The social security number of the employee.
13.	**Employee Name**	Name of the employee entitled to cash the check.
14.	**Dept.**	The department where the employee works
15.	**Employee No.** (number)	The number assigned to the employee by the company.
16.	**Regular time**	Number of hours worked during the pay period.

EXERCISES

Exercise 1

Bob's regular pay rate is $10.00 per hour. If Bob works over 40 hours a week, his overtime pay rate is $15.00 per hour. During the last pay period, Bob worked 45 hours.

How much did Bob get for the overtime? $_____
How much was Bob's gross pay ? $_____

Exercise 2

During the pay period of February 1 - 14, 1993, Nancy 's gross earning was $1,850. Her payroll deductions include the following:

Federal tax withheld : 12% of the gross income: $_____ x ___ =$_____
State tax withheld: 1.5% of the gross income: $_____ x ___ =$_____
City tax withheld: 2.75% of the gross income: $_____ x ___ =$_____
Insurance contribution: .5% of the gross income: $_____ x ___ =$_____

How much was her net pay? $_____

TESTS

1. Look at the pay stub below, then answer the following questions.

METAN No. 2975

106 EMP NO | DEPT	EMPLOYEE NAME	SOCIAL SECURITY NO	5/10/93 PERIOD BEG	5/21/93 PERIOD END	2975 CHECK NO

EARNINGS	HRS /UNITS	CURRENT AMOUNT	YEAR TO DATE
Regular Time	80	640	6,080
Overtime	8		

DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE
Federal W.H. Tax	105.60	948.00
F.I.C.A.	53.86	483.48
State W.H. Tax	14.08	126.40
Insurance	1.85	35.15

8.00 PAY RATE	704 CURRENT EARNINGS	175.39 CURRENT DEDUCTIONS	528.61 NET PAY	6,320 YEAR TO DATE EARNINGS	1,593.03 YEAR TO DATE DEDUCTIONS	4,726.97 YEAR TO DATE NET PAY

Example:

What is the name of the employer?_____ **(Metan)**

1. 1. What was the last day of the pay period ? _____

1. 2. How many hours did this person work during the pay period? _____

1. 3. What is the net pay on the stub? _____

1.4. How much money was taken out for federal income tax? _____

1.5. How much money was taken out for state income tax? _____

1.6. What is this person's employee number ? _____

1.7. How much did this person earn from the beginning of the year to the end of this pay period? _____

1.8. How much has been withheld for the year? _____

1.9. What is the regular pay rate of this person? _____

1.10. How much did the person make after the tax deductions during this pay period? _____

2. **Circle the best answer.**

Example:

The pay stub :

a. can be deposited in a bank account.
b. can be cashed.
c. contains information about earnings and withholdings. **(Best answer)**
d. indicates how well the employee does his/her job.

2.1. The information on the above pay stub describes :

a. the tax deductions.
b. the net pay.
c. the gross pay.
d. all of the above.

2. 2. The net income can be calculated by:

a. subtracting the gross income from the federal tax.
b. subtracting all deductions from the gross income.
c. adding together all of the deductions.
d. none of the above.

2.3. The phrase "year to date earnings" refers to:

a. the net income for the present pay period.
b. your income for this entire year.
c. your deductions for the present pay period.
d. the total income from the beginning of the year to the end of the current pay period.

2.4. Federal withholding tax is the money:

a. the employer deducts from the pay check for retirement.

b. the employer deducts from the paycheck to support the state government.
c. the employer deducts from the paycheck to support the U.S. government.
d. all of the above.

2.5. Your "take-home pay" on your paycheck is your:

a. gross income.
b. net income.
c. tax deductions
d. none of the above.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___**gross income**	a. taxes used by your state government.
3.2. ___**net income**	b. your take-home income.
3.3. ___**state income tax**	c. your income before deductions.
3.4. ___**social security tax**	d. a number given to the employee by the employer.
3.5. ___**employee number**	e. a deduction which will be returned to you when you retire.

3.6. ___**overtime**	f.	how much is paid for an hour.
3.7. ___**regular pay**	g.	time in excess of 40 working hours a week.
3.8. ___**"pay to the order of "**	h.	total earnings from the beginning of the year to the last day of the pay period.
3.9. ___**"year to date earnings"**	i.	the pay for the working time within 40 hours a week.
3.10.___**"pay rate"**	j.	a statement indicating that the person is eligible to cash the check.

Teacher's Guide

LESSON 10

HOW TO USE AND RECONCILE

CHECKING ACCOUNTS

I. TEXT OVERVIEW

In this lesson, students will learn how to use and properly maintain a personal checking account.

The lesson will begin with a review of the general rules that govern checking accounts. Students will then examine the proper procedures for making deposits and writing personal checks. Special emphasis will be placed on the proper maintenance of an account record, and the importance of recording deposits, checks and any other transactions or expenditures in the check register.

The concluding portion of this lesson will cover the necessity of properly reconciling a personal checking account, and the procedures to complete the reconciliation. This will serve not only as a review of the entire lesson, but also to develop the skills necessary to enable the student to make full use of the bank's services. As such, it is hoped that the student will have enough confidence to inquire about the procedures that he/she may not understand, and to discover possible errors that can be found in his/her account.

II. KEY WORDS AND/OR PHRASES FOR DISCUSSION

As a result of	Because of; as a consequence; resulting from.
Bank statement	A monthly report of all bank transactions such as deposits and withdrawals.
Blank check	A signed check with blank spaces: the name of the payee and the amount
Book of checks	A set of unsigned checks bound together like a book.
Canceled check	A check paid for, and then voided, by the bank.
Check register	Usually a booklet for recording the information on issued checks such as check numbers, dates, amounts of money paid or deposited, and names of the payees, etc.
Checking Account	a bank account mainly for the purpose of paying bills or expenditures.
Cover the check (to)	To have enough money in the bank account to pay for the amount on the check.

Deposit receipt	A piece of paper showing the amount of money you deposited in your bank account and the date you made the deposit. The receipt is for your records.
Deposit slip	A small form that you fill out when you make a deposit.
Deposit ticket	Also known as deposit slip.
Ending balance	The amount of money available in your account at the end of the bank statement period which is usually a month.
Insufficient funds	There is not enough money to pay for the check(s) you signed.
Keep track of (to)	To maintain a record of; to follow and/or to know about what is going on.
Schedule of service charges/fees	A listing of different types of services and how much each service costs.
Service fee	The expense or cost for the service.

III. TEACHING SUGGESTIONS

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations**;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what", "who", "why", "when", "how", etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Key Words and/or Phrases for Discussion**;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 10

HOW TO USE AND RECONCILE

CHECKING ACCOUNTS

I. OBJECTIVES:

In this lesson, you will learn about personal **checking accounts**. At the conclusion of this lesson, you should be able to:

1. understand the **rules** which you must follow when you have a checking account;

2. complete a **deposit ticket** properly, and make a deposit into your checking account;

3. write a personal check correctly and properly record it in the **check register.**

4. read and understand a **bank statement**, and **reconcile** your checking account using a bank statement and a check register.

II. KEY WORDS AND THEIR VIETNAMESE TRANSLATIONS

Advantage có lợi
Agree (to) đồng ý, hợp với
Balance tiền còn lại (trong trương mục)
Bill đạo luật
Bounce (to) trả lại vì không có đủ tiền
Cancel (to) hủy bỏ, đã lĩnh tiền
Charge phí tổn, trả phí tổn
Clear (to) trả tiền trong chương mục
Deposit bỏ tiền vào trong trương mục
Falsify (to) giả mạo, ngụy tạo
Forge (to) giả mạo ngụy tạo
Handle (to) lo (việc), giải quyết
Honor (to) giữ lời hứa làm cái gì (trả tiền)
Manage (to) điều khiển, trông nom
Overdraw (to) lấy tiền ra qúa số tiền có ở trong chương mục
Pad tập giấy
Payee người được trả tiền
Pending chưa lĩnh tiền
Reconcile (to) kiểm soát xem những số tiền có đúng không
Rule luật lệ
Schedule thời khóa biểu, bảng liệt kê
Statement bản văn
Supply cung cấp
Transaction công việc thương lượng, giao dịch
Troublesome làm phiền, quấy rầy, gây khó khăn
Waive (to) miễn

III. HOW TO USE BANKING SERVICES

Having a personal **checking account** can be very helpful and can offer many **advantages** in **managing** money. However, if you do not understand the bank's **rules** and service **charges** or fees, and if you do not use your bank account properly, a checking account can also be very **troublesome** and sometimes very expensive.

Therefore, whether you already have a checking account or you are about to open an account, ask a person who works at the bank for a copy of the rules and a **schedule of service fees or charges** for checking accounts. Some banks charge a fee for each check you sign but **waive** this fee if you maintain a certain **balance** in your account.

A. MAKING DEPOSITS

When you first open your account, you will receive a book of **blank checks** without your name printed on them. However, about a week later your bank will send you a **supply** of checks and **deposit slips** with your name on them. The bank will charge to your account the cost of this supply.

The way you put money in your account is to make a **deposit.** To do so, you will have to use a deposit slip with your name and your account number printed on it. These slips are usually found in the back of your **book of checks**. A sample deposit slip can be found at the end of this lesson. For practice purposes, fill out the deposit slip correctly and completely. Make certain that you write the proper dollar amount(s) on the slip and the date of the deposit. Add the items of the deposit if there is more than one. It is also very important to record the date and amount of the deposit in the **check register**. Keep the **deposit receipt** which the bank gives you when you make your deposit. The receipt is proof of the deposit and is needed when you **reconcile** your account or if there is a question about the deposit.

B. WRITING A CHECK OR WITHDRAWING MONEY

When you write a personal check to pay a **bill** or to buy something, it is also very important that you write the check properly and completely, including the name of the **payee**. An incomplete check could be **forged** or used in a manner which you did not intend. A copy of a sample personal check can be found at the end of this lesson.

Before writing a check, make sure that you have enough money in your account **to cover the check**. If you write a check without enough money in your account, the bank will not **honor** your check because of **insufficient funds,** and will return it to you. In this case, your check **bounces** and your account is **overdrawn.**

The bank will charge you a fee for handling the bouncing check. This fee or charge can cost as much as $30.00 per bad check.

Always use a pen whenever you write a personal check, . If you write a check in pencil, the dollar amount of the check and the name of the payee could be erased or changed, or the check could be forged.

Make certain that the dollar amounts are correct, and that the numbers and the written words indicating the amount are the same. Sign and date the check properly, and fill all of the spaces properly. Leaving blank spaces on the check could also allow someone to change the amount or falsify the check. Finally, before you remove the check from the pad, or give it to someone, make certain that you have recorded it properly, including the date and amount in the check register.

C. RECONCILING YOUR ACCOUNT

Each month you will receive a statement from the bank describing all of the transactions which occurred in your account over the past month. This statement lists all of the deposits you made to your account, as well as all of the checks which you wrote during this period. All of the checks which have cleared your account are returned to you along with the statement.

In order to maintain your account properly, it is necessary to reconcile your account. This procedure is very important if you want to know exactly how much money you have in your account; which checks are still pending; how much has been deposited; and any fees which the bank may have charged you over the past month.

In order to reconcile or balance your checking account, you must first look at all of the checks which you have written for that particular month and which have been returned to you. These canceled checks should be checked against the information recorded in your check register. Next, you must list all of the pending checks which you wrote over the past month but have not yet cleared.

Next, compare the balance in your check register with the "ending balance" on the bank statement. It is very likely that these balances will not agree. However, if you add all the pending checks and the ending balance on the bank statement, the total should be the same as the balance in your check register, and your account is reconciled. Remember, reconciling your account is not always easy, and sometimes it can take a long time. But if you do not reconcile your account each month, you cannot keep track of your money, and sometimes it can become very expensive because of a loss as a result of mistakes made by the bank.

IV. KEY WORDS AND/OR PHRASES FOR DISCUSSION

As a result of vì thế
Bank statement văn kiện liệt kê các dịch vụ ngân hàng
Blank check chi phiếu trống chưa điền chi tiết
Book of checks cuốn chi phiếu
Canceled check chi phiếu đã lĩnh tiền rồi
Checking account chương mục ngân hàng dùng để trả các chi phí
Check register sổ ghi chi tiết các chi phiếu trả tiền
Cover the check (to) đủ tiền để trả chi phiếu
Deposit receipt giấy chứng nhận số tiền đóng vào ngân hàng
Deposit slip giấy dùng để đóng tiền vào ngân hàng
Deposit ticket cuống giấy dùng để gửi tiền vào ngân hàng
Ending balance tiền còn lại trong ngân hàng
Insufficient fund không đủ tiền
Keep track of (to) theo dõi
Schedule of service charges/fees bảng phí tổn của các dịch vụ
Service fee phí tổn dịch vụ

V. TESTS

1. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong)

Example:

__The bank statement is a monthly report of all bank transactions such as deposits and withdrawals. (T)

1.1. ___When you pay a bill by check you have to fill out a deposit slip.

1.2. ___When the bank charges you for writing checks, it is called over withdrawal.

1.3. ___ A check bounces because of insufficient funds in the account.

1.4. ___There is no charge for bouncing a check.

1.5. ___Bank reconciliation is a process of checking the accuracy of all bank transactions.

1.6. ___You have to use a deposit slip to make a deposit in your own account.

1.7.___A payee is the person who pays you.

1.8.___A bank statement lists all the banking transactions over a period of time.

1.9.___The bank does not charge a fee for overwithdrawings.

1.10.__The account is reconciled if the total of the ending balance on the bank statement and the pending checks agrees with the balance in the check register.

2. **Fill in the each of the blanks with the best answer.**

Example:

You have to fill out a _____ when you make a deposit at the bank.

a. job application.
b. pay stub.
c. deposit slip. **(Best answer)**
d. request for information.

2.1. When you bounce a check, the bank will _____ you.

a. honor.
b. manage.
c. charge.
d. cover.

2.2. A_____lists all transactions at the end of the bank statement period.

a. deposit slip.
b. statement.
c. schedule.
d. bill.

2.3. If you have enough money in your bank account to pay for a bill, your check will _____.

a. bounce.
b. clear.
c. handle.
d. reconcile.

2.4. If you do not fill out your check properly, someone may _____ it.

a. honor .
b. charge.
c. deposit.
d. forge.

2.5. If you _____ a check, it will show up on your bank statement.

a. charge.
b. falsify.
c. deposit.
d. manage.

2.6. When you receive your bank statement, you should _____ it.

a. overdraw.
b. sign.
c. waive.
d. reconcile.

2.7. When you write a check, make certain that there are _____ funds in your bank account.

a. sufficient.
b. insufficient.
c. a lack of.
d. a schedule of.

2.8. The bank charges a _____ for over withdrawing.

a. rule.
b. transaction.
c. deposit.
d. fee.

2.9. When the bank _____ your bad check, it will charge you for this service.

a. handle.
b. falsifies.
c. signs.
d. deposits

2.10. You can write a check to pay a _____.

a. book of checks.

b. a bank statement.
c. bill.
d. schedule of fees.

2.11. Putting money into your account is called making a_____.

a. statement.
b. deposit.
c. reconciliation.
d. rule.

2.12. Depositing and withdrawing money, and writing checks are all examples of :

a. opening a checking account.
b. bank transactions.
c. bank statement reconciliation.
d. balancing the bank account.

2.13. The bank sends you _____ every month, which describes all of your transactions.

a. a schedule of fees.
b. a book of checks.
c. a supply of deposit slips
d. a statement.

2.14. A ____ is the person or business that you send a check to.

a. payee.
b. employer.
c. payer.
d. manager.

2.15. The first step in _____ your bank statement is checking your **canceled** checks against your check register.

a. forging.
b. honoring.
c. clearing.
d. reconciling.

2.16. If someone erases or changes any of the information on your check, then the check has been _____.

a. canceled.
b. forged.

c. over withdrawn.
d. reconciled.

2.17. If you write a check for more money than you have in your bank account, then your account is _____.

a. canceled.
b. closed.
c. over withdrawn.
d. covered.

2.18. The money available in your bank account is your _____.

a. balance.
b. deposit.
c. transaction.
d. schedule.

2.19. The final step in reconciling your bank account is to make sure that the "ending balance" _____ the balance in your check register.

a. agrees with.
b. does not agree with.
c. honors.
d. handles.

2.20. When you write a check with insufficient funds in your bank account, the bank will not _____ it.

a. bounce.
b. honor.
c. waive.
d. cancel.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1.___**bill**	a. A check that has not been cashed yet.
3.2.___**pending**	b. What happens to a check when it is written for more money than you have in your account.
3.3.___**bounce**	c. A statement of charges that you have to pay.
3.4.___**account balance**	d. Intentionally making changes to give wrong information.
3.5.___**falsify**	e. The amount of money available in your bank account.

3.6.___**clear**	f. After the bank has paid for your signed check.
3.7.___**deposit slip**	g. When your bank does not charge you for a service that you are supposed to pay for.
3.8.___**advantage**	h. What you are supposed to do or follow; a guide for conduct or action.
3.9.___**rule**	i. You have to use this form when you put money in your bank account.
3.10.__**waive**	k. Benefit as a result of an action.

Answer Keys

Lesson 1

Test 1

1.1. b. 1.2. b. 1.3. b. 1.4. b. 1.5. a.

Test 2

2.1. hiring 2.2. charge 2.3. sign, contract 2.4. experience
2.5. employment agencies 2.6. contact 2.7. interest
2.8. hiring 2.9. source job leads 2.10 neighborhood

Test 3

3.1. a. 3.2. i. 3.3. b. 3.4 d. 3.5. f.
3.6. g 3.7. h 3.8. j. 3.9. e. 3.10. c.

Lesson 2

Test 1

1.1. b. 1.2. a. 1.3. a. 1.4. d. 1.5. a.
1.6. b. 1.7. a. 1.8. d. 1.9. b. 1.10. b.

Test 2

2.1. d. 2.2. g. 2.3. i 2.4. f 2.5. a.
2.6. c. 2.7. j. 2.8. h 2.9. b. 2.10. e

Test 3

3.1. Job openings 3.2. look for, classified 3.3. expense 3.4. requirements
3.5. announce 3.6. daily basis 3.7. services 3.8. represent
3.9. opportunities 3.10. training course

Lesson 3

Test 1

1.1. T 1.2. F 1.3. T 1.4. F 1.5. T 1.6. T 1.7. F
1.8. T 1.9. F 1.10. F

Test 2

2.1. type 2.2. financial situation 2.3. first impression
2.4. employmeny history 2.5. purpose 2.6. N/A
2.7. references 2.8. suggestions 2.9. overlook
2.10 prospective employer

Test 3

3.1. e. 3.2. f. 3.3. i. 3.4 a. 3.5. b.
3.6. g. 3.7. d 3.8. c. 3.9. j. 3.10. h.

Lesson 4

Test 1

1.1. j. 1.2. e. 1.3. h. 1.4. g. 1.5. b.

1.6. a. 1.7. c. 1.8. i. 1.9. f. 1.10. d.

Test 2

2.1. F	2.2. T	2.3. F	2.4. T	2.5. F
2.6. T	2.7. T	2.8. F	2.9. T	2.10 T

Test 3

3.1. application,convince	3.2. punctuation	3.3. inquiry letter
3.4 establish first contact	3.5. satisfied	3.6. impressive
3.7. cover, sell yourself	3.8. referred	3.9. interview, convenience
3.10. qualifications	3.11. improve	3.12. handwritten
3.13. resume	3.14. crucial	3.15. attention

Lesson 5

Test 1

1.1. a. 1.2. d. 1.3. d. 1.4. d. 1.5. b.

Test 2

2.1. F	2.2. T	2.3. T	2.4. F	2.5. F	2.6. F
2.7. T	2.8. F	2.9. F	2.10 F	2.11. T	2.12. F
2.13. F	2.14. T	2.15. F			

Test 3

3.1. f.	3.2. g.	3.3. l.	3.4. i.	3.5. c.	3.6. a.
3.7. j.	3.8. b.	3.9. d.	3.10. h.	3.11. e.	3.12. k.
3.13. o.	3.14. m.	3.15. n.			

Lesson 6

Test 1

1.1. F	1.2. T	1.3. T	1.4. F	1.5. F	1.6. F
1.7. T	1.8. F	1.9. T	1.10. T		

Test 2

2.1. a degree, training in computer	2.2. introduce	2.3. well-prepared
2.4. "roundabout", to-the-point		2.5. extra-curricular activities
2.6. well-groomed, appearance		2.7. starting salary
2.8. pay scale	2.9. benefits	2.10 confidence

Test 3

3.1. b.	3.2. d.	3.3. b.	3.4 c.	3.5. b.
3.6. d.	3.7. d	3.8. a.	3.9. d.	3.10. d.

Lesson 7

Test 1

1.1. d.	1.2. d.	1.3. b.	1.4. d.	1.5. a.	1.6. b.
1.7. a.	1.8. c.	1.9. a.	1.10. a.		

Test 2

2.1. dependents, claim	2.2. collects, social security		2.3. withhold
2.4. earnings	2.5. benefits	2.6. contribute	2.7. insurance
2.8. legal	2.9. credited	2.10. payroll	

Test 3

3.1. a.	3.2. f.	3.3. i.	3.4. j.	3.5. d.	3.6. e.
3.7. k.	3.8. b.	3.9. l.	3.10. c.	3.11. h.	3.12. g.
3.13. o.	3.14. n.	3.15. m.			

Lesson 8

Test 1

1.1. b.	1.2. b.	1.3. c.	1.4. b	1.5. b.	1.6. d.
1.7. a.	1.8. a.	1.9. d.	1.10. d.		

Test 2

2.1. d.	2.2. c.	2.3. d.	2.4. d.	2.5. b.

Test 3

3.1. c.	3.2. d.	3.3. e.	3.4. j.	3.5. g.	3.6. f.
3.7. b.	3.8. h.	3.9. i.	3.10. a.		

Lesson 9

Test 1

1.1. 5/10/93	1.2. 88	1.3. 4,726.97	1.4. 105.60
1.5. 14.08	1.6. 106	1.7. 6,320	1.8. 1,593.03
1.9. 8	1.10. 528.61		

Test 2

2.1. d.	2.2. b.	2.3. d	2.4. c.	2.5. b.

Test 3

3.1. c.	3.2. b.	3.3. a.	3.4. e.	3.5. d.	3.6. g.
3.7. i.	3.8. j.	3.9. h.	3.10. f.		

Lesson 10

Test 1

1.1. F	1.2. F	1.3. T	1.4. F	1.5. T	1.6. T
1.7. F	1.8. T	1.9. F	1.10. T		

Test 2

2.1. c.	2.2. b.	2.3. b.	2.4. d.	2.5. c.	2.6. d.
2.7. a.	2.8. a.	2.9. a	2.10 c.	2.11. b.	2.12. b.
2.13. d.	2.14. a.	2.15. d.	2.16. b.	2.17. c.	2.18. a.
2.19. a.	2.20. b.				

Test 3

3.1. c.	3.2. a.	3.3. b.	3.4. e.	3.5. d.	3.6. f.
3.7. i.	3.8. k.	3.9. h.	3.10. g.		

Bilingual English-Vietnamese Glossary

Each entry, whether a word or a phrase, is folowed by the letter "L" and a number. This combination indicates that the word or the phrase can be found in the lesson indicated by the number, for instance "**L.2** " means lesson 2, **L.2/L.5** means both lesson 2 and lesson 5, etc.

A lot of (L.9) nhiều

Abbreviation (L. 1/L.2) chữ viết tắt

Account (L. 7) trương mục ngân hàng

Accurate (L.5) chính xác

Achieve (to) (L.5) thực hiện, hoàn tất

Acquaint (to) (L.3) làm quen với

Ad (advertisement) (L.1) quảng cáo

Administer (to) (L. 7) cho (bài thi), điều khiển, trông nom

Advantage (L.10) có lợi

Advertise (to) (L.2) quảng cáo

Advertisement/ad (L.2) quảng cáo

Advertising (L.5) quảng cáo

Agency (L.1) cơ quan

Agree (to) (L.10) đồng ý, hợp với

Alien (L.5) dân ngoại quốc

Allowance (L. 7) được phép trừ

Alphabetize (to) (L.1) theo thứ tự a; b, c

Amount (L.9) số lượng

Announce (to) (L.2) thông cáo, thông báo

Appearance (L.6) vẻ bề ngoài, hình diện

Applicable to (L.5) áp dụng đến, liên hệ đến

Applicant (L.3) người đứng đơn

Application (L.1/L.3) đơn xin

Apply (to) (L.3) xin (việc làm)

Approach (L.1) phương cách, phương pháp

Argumentative (L.6) cải cọ, tranh luận

As a result of (L.10) vì thế

As soon as possible (L. 7) càng sớm càng hay

Attention (L.4) chú ý, để ý
Attitude (L.6) thái độ
Available (L.1/L.2) có sẵn
Avoid (to) (L.2) tránh
Background (L.3/L.5) căn bản (học thức, kinh nghiệm)
Balance (L.10) tiền còn lại (trong trương mục)
Bank account (L. 7) trương mục ngân hàng
Bank statement (L.10) văn kiện liệt kê các dịch vụ ngân hàng
Base upon (to) (L.4) dựa vào
Basis (L.2) căn bản
Be better prepared (L.5) sẵn sàng hơn
Be over (to) (L.6) hết, chấm dứt
Benefit (L.6/L.7) quyền lợi, có lợi
Bill (L. 7/L.10) đạo luật
Blank (L.3) chỗ trống, đoạn trống
Blank check (L.10) chi phiếu trống (chưa điền chi tiết)
Book of checks (L.10) cuốn chi phiếu
Bothersome (L.6) làm khó chịu, làm phiền
Bounce (to) (L.10) trả lại vì không có đủ tiền
Calculate (to) (L.9) tính
Cancel (to) (L.10) hủy bỏ, đã lĩnh tiền
Canceled check (L.10) chi phiếu đã lĩnh tiền rồi
Case (L.2) trường hợp
Cash (to) (L.9) lĩnh tiền chi phiếu
Cash benefit (L. 7) quyền lợi được cung cấp tiền
Certain (L.2) chắc chắn, nào đó
Certify (to) (L. 7) chứng nhận
Chance to make the first impression (L.5) cơ hội lấy cảm tình đầu tiên
Charge (L.1/L.10) tốn tiền, phí tổn
Charge (to) (L.1) phí tổn, tốn, trừ phí tổn
Check (L.9) kiểm soát, chi phiếu
Check register (L.10) sổ ghi chi tiết các chi phiếu trả tiền
Check stub (L.9) cuống chi phiếu

Checking account (L.10) chương mục ngân hàng dùng để trả các chi phí
Circle (L.3) gạch vòng tròn
Circumstance (L. 7) hoàn cảnh
Citizen (L.5) công dân
Claim (to) (L. 7) xin được hưởng
Classified (L.2) xếp loại, xếp hạng
"Classified" section (L.2) đoạn báo xếp loại công việc
Clean shaven (L.6) cạo râu mặt mày sạch sẽ
Clear (to) (L.10) trả tiền trong chương mục
Clerk typist (L.4) thư ký đánh máy
Collect (to) (L. 7) thâu, lấy
Comfortable (L.3) thoải mái, dễ chịu
Company (L.2) công ty
Compensation (L.8) bồi thường, trợ cấp
Compile (L.1) soạn, làm ra
Complete address (L.3) địa chỉ đầy đủ chi tiết
Conduct (to) (L.6) làm, đưa tới, điều khiển
Confidence (L.6) tin
Consider (L.3) xem xét
Considerate (L.6) biết điều
Consist of (to) (L.9) gồm có
Contact (L.1/L.4) tiếp xúc
Contain (to) (L.2) chứa đựng, gồm có
Contribute (to) (L. 7) đóng góp
Contribution (L. 7) phần đóng góp
Convenience (L.4) tiện thì giờ
Convince (to) (L.4) nói cho người ta theo lời
Corrective (L.6) sửa lỗi, sửa chữa
Costly (L.2) đắt, tốn tiền
Course (L.2) môn học, lớp học
Course of studies (L.5) môn học, ngành học
Courteous (L.6) lễ phép, lịch sự
Cover letter (L.4) thư viết để kèm theo văn kiện

Cover the check (to) (L.10) đủ tiền để trả chi phiếu
Credit (to) (L. 7) được điểm
Crucial (L.4) chủ yếu
Current (L.9) hiện tại, hiện nay
Current earnings (L.9) lợi tức trong đoạn thời gian hiện nay
Curriculum (L.6) chương trình học
Cursive writing (L.3) viết theo chữ thường không phải chữ in
Daily basis (L.2) trên căn bản hàng ngày
Data (L.5) dữ kiện, tài liệu
Deduct (to) (L.8) trừ
Deduction (L.9) trừ
Department (L.9) bộ, ban, phân khoa
Depend upon (to) (L.2) tùy thuộc
Dependent (L. 7) người sống dựa vào người khác
Deposit (L. 7/L.10) đặt cọc, bỏ tiền vào nhà băng hay chương mục
Deposit insurance (L.10) bảo hiểm tiền đóng vào ngân hàng
Deposit receipt (L.10) giấy chứng nhận số tiền đóng vào ngân hàng
Deposit slip (L.10) cuống giấy dùng để gửi tiền vào ngân hàng
Deposit ticket (L.10) cuống giấy dùng để gửi tiền vào ngân hàng
Describe (to) (L.2) diễn tả
Design (to) (L.5) tạo nên, làm ra cho một mục đích nào đó
Direction (L.6) chỉ dẫn, đường hướng
Disabled (L. 7) tàng tật
Disagree (to) (L.6) không đồng ý
Divorced (L.5) li dị
Do (to) one's best (L.6) cố hết sức
Do your best (L.6) cố hết sức mình
Document (L.6) tài liệu
Double check (to) (L.6) kiểm soát lần thứ hai
Draft (L.4) bản thảo
Dress code (L.6) luật ăn mặc quần áo
Duty (L.6) nhiệm vụ
Earn (to) (L.1) kiếm tiền

Earner (L. 7) người kiếm tiền
Earning (L. 7/L.8) tiền kiếm được, lợi tức
Education (L.2) giáo dục
Educational background (L.3) căn bản học vấn
Eligibility (L. 7) sự đủ điều kiện
Eligible (L. 7) đủ điều kiện
Emphasize (to) (L.5) nhấn mạnh đến
Employee number (L.9) số của mỗi công nhân
Employer's convenience (L.4) tiện cho chủ nhân
Employer's Identification Number (EIN) (L.8) số căn cước của chủ nhân
Employment (L.1) việc làm
Employment agency (L.1/L.2) cơ quan kiếm việc làm
Employment history (L.3) lịch sử công ăn việc làm
Encourage (to) (L.6) khuyến khích
Ending balance (L.10) tiền còn lại trong ngân hàng
Establish (to) (L.4) tạo, thiết lập
Establish first contact (L.4) tạo nên sự tiếp xúc đầu tiên
Evaluate (to) (L.5) đánh giá, định giá trị
Examine (to) (L.8) xem xét
Exception (L. 7) ngoại trừ
Expense (L.2/L.7) phí tổn
Experience (L.1) kinh nghiệm
Extra-curricular (L.6) ngoài các môn học, sau giờ học
Extra-curricular activities (L.6) các hoạt động sau giờ học
Eye contact (L.6) nhìn thẳng vào mắt
F.I.C.A. (L.8) thuế an ninh xã hội
Falsify (to) (L.10) giả mạo, ngụy tạo
Favorite (L.6) ưa thích
Federal (L. 7) thuộc về chính phủ liên bang
Fee (L.1/L.2) tiền phí tổn, lệ phí
Fidget (to) (L.6) không thể đứng yên một chỗ
File (to) (L.8) làm đơn
Fill out (to) (L.1) điền

Financial (L.3) tài chính, tiền nong
Financial situation (L.3) tình hình tài chính
Find out (to) (L.2) tìm thấy, kiếm thấy
First draft (L.4) bản thảo đầu tiên
First impression (L.3/L.6) cảm tưởng đầu tiên
Follow instructions (L.6) theo lời chỉ dẫn, theo lệnh
Follow-up (to) (L.6) theo dõi
Follow-up action (L.6) hành động diễn tiếp và có tính cách theo dõi
Forge (to) (L.10) giả mạo, ngụy tạo
Foundation (L.2) căn bản, nền móng
Full-time (L.6) cả ngày
Fund (L. 7) quỉ
Gather (to) (L.5) thu thập
Goal (L.3) mục đích
Government (L.1) chính phủ
Government job center (L.1) trung tâm kiếm việc làm của chính phủ
Groom (to) (L.6) quần áo chỉnh tề
Grooming (L.6) ăn mặc chỉnh tề
Gross (L.9) lợi tức, tiền trước khi trừ thuế
Gross pay (L.9) lương trước khi trừ thuế
Hand-write (to) (L.4) viết tay
Handle (to) (L.10) lo (việc), giải quyết
Happen (to) (L.2) xảy ra
Having manners (L.6) ăn nói hành động chỉnh tề
Health (L. 7) y tế, sức khỏe
Health insurance trust fund (L. 7) quỉ bảo hiểm sức khỏe
Help Wanted (L.1/L.2) cần người làm
Helpful (L.2) giúp ích, có lợi
Highest level of schooling (L.5) lớp học cao nhất
Hiring (L.1) mướn người làm
History (L.5) lịch sử
Hobby (L.6) môn giải trí
Honestly (L.6) một cách thành thật
Honor (to) (L.10) giữ lời hứa làm cái gì (trả tiền)

Hourly (L.9) tính theo giờ
Identification (L. 7) nhận biết, căn cước
Immediate employment (L.2) bắt đầu làm ngay
Immigration (L.5) di trú, di dân
Impersonal (L.5) không ám chỉ ai, không có tích cách cá nhân
Impress (to) (L.1) làm cho người ta phục
Impression (L.3) cảm tưởng, cảm nghĩ
Impressive (L.4) làm cho cảm phục
Improve (L.4) cải thiện, làm cho tốt hơn
Improvement (L.4) sự cải thiện, sự làm cho tốt hơn
In detail (L.5) chi tiết
In person (L.2/L.6) đích thân
Income (L. 7/L.8) lợi tức, tiền kiếm được
Individual personal history (L.5) lịch sử cá nhân
Information (L.1) tin tức, chi tiết
Inquiry (L.1) hỏi dò tin tức
Inquiry letter (L.4) thư hỏi về một vấn đề nào đó
Instruction (L.3/L.6) lời dậy, điều bảo làm
Insufficient fund (L.10) không đủ tiền
Insurance (L. 7/L.8/L.9) bảo hiểm
Interest (L.1/L.2) ý thích, muốn, chú ý, liên quan tới, liên hệ tới
Internal Revenue Service (IRS) (L. 7) Sở Thuế Vụ
Interrupt (to) (L.6) ngắt, làm gián đoạn
Interview (to) (L.6) phỏng vấn
Interviewee (L.6) người được phỏng vấn
Interviewer (L.6) người phỏng vấn
Introduce (L.6) giới thiệu
Item (L.9) món, khoản, mục
Job available (L.2) có việc, kiếm người làm
Job lead (L.1) tin tức giúp kiếm việc làm
Job opening (L.1/L.2) cần người làm việc
Job qualification (L.6) điều kiện công việc đòi hỏi
Job requirement (L.2) điều kiện công việc đòi hỏi
Job search (L.1) kiếm việc làm

Job search process (L.6) phương cách kiếm việc làm
Keep track of (to) (L.10) theo dõi
Legal (L.5/L. 7) luật pháp, hợp pháp
Letter of application (L.4) thư xin (việc)
Level (L.5) trình độ
Limitation (L.3) giới hạn
List (L.3) bảng liệt kê
List (to) (L.2) ghi (sổ), ghi tên
Locate (to) (L.2) địa điểm, tìm thấy, định vị trí
Logical (L.5) hợp lý
Look for (to) (L.2) tìm kiếm
Machine tool (L.5) máy có sức mạnh để đục những vật cứng dẫn
Manage (to) (L.10) điều khiển, trông nom
Manner (L.5) cách, cách thức
Marital (L.5) tình trạng hôn thú
Marital and immigration status (L.5) qui chế hôn nhân và di trú
Married (L.5) cưới, có vợ hay chồng có hôn thú
Medical (L. 7) y tế
Medicare (L.8) chương trình trợ giúp y tế
Medicare benefit (L.8) quyền được hưởng trợ giúp y tế
Mention (L.5) đề cập đến
Messy (L.3) dơ dáy, nhớp nhúa, lộn xộn, không gọn gàng
Misunderstand (L.1) hiểu lầm
Monitor (to) (L.6) theo dõi
Neighborhood (L.1) khu gia cư
Net (L.9) (lợi tức, tiền) trước khi trừ thuế
Net pay (L.9) lương sau khi trừ thuế
Nickname (L.3) biệt hiệu, biệt danh, tên riêng
Non-taxable (L.8) không phải trả thuế
Not applicable (N/P) (L.3) không áp dụng, không liên quan
Notice (to) (L.1/L.2) thấy, nhận thấy, chú ý, để ý
Offensive (L.3) làm phật lòng, chạm tự ái
Offer (to) (L.2) cho, tặng
Omit (to) (L.5) bỏ, bỏ qua

On behalf (of) (L. 7) nhân danh
On your behalf (L.8) nhân danh quí vị
Opinion (L.6) ý kiến
Opportunity (L.2/L.6) cơ hội
Organization (L.5) tổ chức
Overdraw (to) (L.10) lấy tiền ra
Overlook (L.3) bỏ qua, không nhìn thấy
Overtime (OT) (L.9) giờ phụ trội, giờ làm quá 40 giờ một tuần lễ
Overtime rate (L.9) giá biểu, mực độ giờ phụ trội
Pad (L.10) tập giấy
Part-time (L.6) bán thời gian
Particular (L.2) đặc biệt
Paycheck (L.9) chi phiếu tiền lương
Pay period (L.9) khoảng thời gian mỗi kỳ lương
Pay rate (L.9) mực độ tiền lương
Pay scale (L.6) mực độ tiền lương khác nhau
Pay stub (L.9) cuống ghi chi tiết các khoản tiền lương và khấu trừ
Payee (L.10) người được trả tiền
Payroll (L. 7/L.9) sổ lương
Payroll check (L.9) chi phiếu lương
Pending (L.10) chưa lĩnh tiền
Pension (L.8) tiền hồi hưu
Pension plan (L.8) chương trình hồi hưu
Period (L.9) đọan thời gian
Period beginning (L.9) bắt đầu đoạn thời gian
Period ending (L.9) chấm dứt đoạn thời gian
Permit (to) (L.3) cho phép
Personal (L.3) cá nhân, riêng tư
Personal background data (L.5) tài liệu về căn bản của một cá nhân
Personal information (L.5) tài liệu về một cá nhân
Personal interview (L.4) cuộc phỏng vấn riêng (cá nhân)
Personal limitation (L.3) giới hạn cá nhân
Personal question (L.3) câu hỏi về đời tư
Plan (to) (L.1) dự tính, dự định

Popular (L.2) nhiều người biết (thích), bình dân
Portion (L. 7) phần, đoạn
Position (L.6) chức vụ, địa vị
Preliminary (L.5) sơ khởi, đầu tiên
Preliminary data (L.5) tài liệu sơ khởi, đầu tiên
Presentation (L.5) trình bày
President (L.2) chủ tịch
Private (L.1) riêng tư
Process (L.1) phương sách, sự tiến triển
Profit (L.2) lời, lợi ích
Pronounce (to) (L.6) phát âm
Pronunciation (L.6) cách phát âm
Proper punctuation (L.4) cách ngắt câu theo đúng luật
Prospective (L.3/L.5) thuộc về tương lai, có thể xảy ra trong tương lai
Prospective employer (L.3/L.5) có thể là chủ nhân trong tương lai
Provide (to) (L.2) cung cấp, đem lại
Punctuation (L.4) cách ngắt câu
Purpose (L.3/L.8) mục đích
Qualification (L.4/L.6) đủ điều kiện
Quality (L.4) phẩm chất
Quit (to) (L.6) bỏ (việc)
Race (L.3) nòi giống, chủng tộc
Reader (L.2) độc giả
Recommend (to) (L.5) tiến cử, đề nghị
Reconcile (to) (L.10) kiểm soát xem tiền nong có đúng không
Record (L.8) sổ sách
Refer (to) (L.4) nói về
Reference (L.3/L.4/L.6) người có thể cho chi tiết về người khác
Referral (L.4) người được tiến cử, người có thể cho biết thêm chi tiết.
Refuse (to) (L.3) từ chối
Regular hourly rate (L.9) giá biểu mỗi giờ thường xuyên
Regular time (L.9) giờ làm việc thường xuyên
Religion (L.3) tôn giáo
Represent (to) (L.1/L.2) đại diện, tiêu biểu

Require (to) (L.1/L.2) đòi hỏi
Requirement (L.2) sự đòi hỏi
Respectful (L.6) kính trọng
Respond (to) (L.2) đáp lại, trả lời
Response (L.2) sự đáp lại, câu trả lời
Resume (L.4/L.5) bản kê khai lịch sử cá nhân
Retirement (L.8) hưu trí, hồi hưu
Review (L.5) xem xét, nghiên cứu, xem lại
Review (to) (L.6) xem xét, nghiên cứu
"Round about" (L.6) đi lòng vòng, không đi thẳng vào đề
Rule (L.10) luật lệ
Rush (to) (L.6) vội vàng, gấp
Salary (L.9) tiền lương
Salary vs. wages (L.8) lương tháng khác lương giờ
Satisfy (to) (L.4) thỏa mãn, đủ điều kiện
Savings (L.9) tiết kiệm
Saying (L.5) lời nói, ca dao
Schedule (L.10) thời khóa biểu, bảng liệt kê
Schedule (to) (L.6) định giờ, xếp giờ
Schedule of service charges/fees (L.10) bảng phí tổn của các dịch vụ
Schooling (L.5) đi học, giáo dục
Section (L.2) phần, đoạn, khúc
Self-confidence (L.3) tự tin
Sell oneself (L.4) nói tốt cho mình để đạt mục đích
Serve (to) (L.1) phục vụ, làm cho
Service (L.1) dịch vụ
Service fee (L.10) phí tổn dịch vụ
Shortcoming (L.5) nhược điểm
Sign (L.1) bảng, dấu hiệu
Signature (L.4) chữ ký
Single (L.5) độc thân
Situation (L.2) tình hình, vị trí
Skill (L.1/L.2) khả năng, tài năng, chuyên môn, khéo tay, tài làm việc
Slang (L.6) tiếng lóng

Slouch (to) (L.6) giáng đi nặng nề, vụng về
Social Security Administration (L. 7) Sở An Ninh Xã Hội
Social security (L. 7) an ninh xã hội
Social security account (L. 7) trương mục an ninh xã hội
Source (L.1) nguồn
Spare (time) (L.6) rảnh (thì giờ)
Special purposes (L.8) mục đích đặc biệt
Specialize (to) (L.1) chuyên môn
Specifically (L.3/L.4) nhất là, đặc biệt
Spouse (L. 7) vợ hay chồng
Starting salary (L.6) lương bắt đầu
State (to) (L.4) nói đến, nói lên, phát biểu, tuyên bố
Statement (L.10) bản văn
Status (L.5) qui chế
Straightforward (L.6) thẳng (vào đề), thẳng thắn
Strength (L.5) sức mạnh
Stub (L.9) cuống giấy
Style (L.5) cách, lối, kiểu
Subject (L.8) chủ đề
Subscriber (L.1) đăng ký, mua (báo, quảng cáo)
Succeed (to) (L.4) thành công
Succinct (L.5) vắn tắt
Succinct manner (L.5) một cách vắn tắt
Suggestion (L.3) đề nghị
Summarize (to) (L.5) tóm tắt
Summary (L.5) bài tóm tắt
Supervisor (L.6) giám thị, xếp (người chỉ huy)
Supply (L.10) cung cấp
Switch (to) (L.8) chuyển qua
System (L. 7) hệ thống
Take-home money (L. 7) lợi tức sau khi trừ thuế
Tax return (L.8) tờ khai thuế
Taxable (L.8) bị đánh thuế
Telephone directory (L.1) sổ điện thoại

"Thank you" letter (L.4) thư cám ơn
Time-and-a-half (L.9) trả gấp rưỡi (150%)
Title (to) (L.8) gọi là, danh hiệu
Tip (L.8) tiền thưởng
Title (L.8) đề mục, gọi là
To the order of (L.9) trả cho
To the point (L.6) đi thẳng vào đề
Training (L.2) huấn luyện
Training course (L.2) lớp huấn nghệ
Transaction (L.10) công việc thương lượng, giao dịch
Tricky (L.2) lắt léo, thủ đoạn, có tính cách lừa dối
Troublesome (L.10) làm phiền, quấy rầy, gây khó khăn
Trust (L. 7) quỉ
Truthfully (L.6) một cách thành thực
Type (L.3) loại
Typing service (L.4) dịch vụ đánh máy
Unemployment (L.8) thất nghiệp
Unpleasant (L.2) khó chịu, không vui thích
Untidy (L.3) lộn xộn, không gọn gàng
Valuable (L.1) giá trị
Voluntary (L.9) tự nguyện, xung phong
W-2 Wage and Tax Statement (L.8) bản liệt kê lợi tức và đóng thuế
Waive (to) (L.10) miễn
Well-groomed (L.6) ăn mặc chỉnh tề
Well-prepared (L.6) sửa soạn sẵn sàng
Widowed (L.5) góa (vợ, chồng)
Withhold (to) (l.7/L.8) giữ lại (thuế)
Work experience (L.5) kinh nghiệm làm việc
Workplace (L.6) nơi làm việc
Year to date (L.9) từ ngày bắt đầu làm việc hay từ đầu năm tới nay
Year to date deductions (L.9) tổng cộng tiền trừ từ đầu năm tới nay
Year to date earnings (L.9) tổng cộng lợi tức từ đầu năm tới nay
Year to date net pay (L.9) tổng cộng lợi tức sau khi trừ thuế từ đầu năm tới nay
Yellow page telephone directory (L.1) sổ điện thoại thương mại